

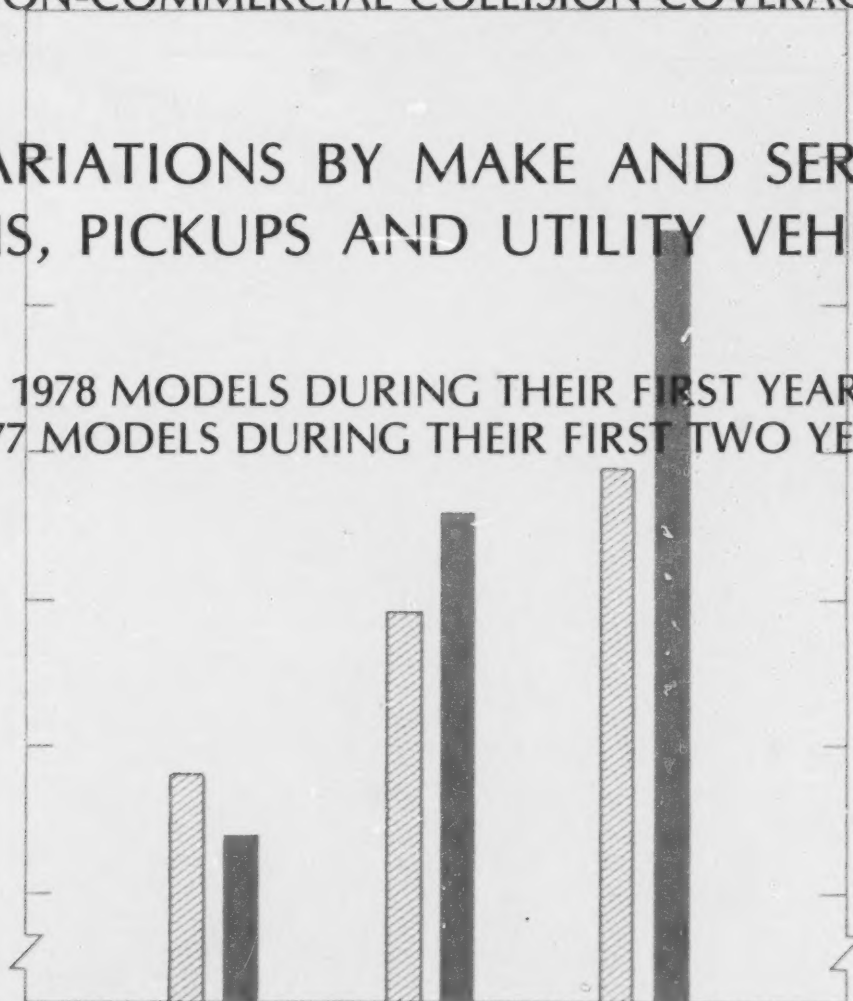
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Research Report HLDI V78-1  
February 1979

# AUTOMOBILE INSURANCE LOSSES NON-COMMERCIAL COLLISION COVERAGES

## VARIATIONS BY MAKE AND SERIES VANS, PICKUPS AND UTILITY VEHICLES

1978 MODELS DURING THEIR FIRST YEAR  
1977 MODELS DURING THEIR FIRST TWO YEARS



Highway  
Loss  
Data  
Institute

WATERGATE 600 WASHINGTON, D.C.

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**Automobile Insurance Losses  
Non-Commercial Collision Coverages**

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VANS, PICKUPS, AND UTILITY VEHICLES**

**1978 Models During Their First Year  
1977 Models During Their First Two Years**

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**Highway Loss Data Institute  
Watergate Six Hundred  
Washington, D.C. 20037**

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## Summary

This Highway Loss Data Institute report describes variations in both frequencies and sizes of collision coverage claims for damage to 1977 and 1978 model year vans, pickups, and utility vehicles.

### *Principal Findings:*

- The frequencies of collision claims for the three groups of vehicles – vans, pickups, and utility vehicles – were very similar. The 1978 model year utility vehicles had the highest claim frequency, 10.3 claims per 100 insured vehicle years; the 1978 model year vans had the lowest, 9.6 claims per 100 vehicle years.
- The average loss payment per claim, however, varied greatly among the three groups of vehicles. It was highest, \$1,020, for 1978 model year utility vehicles. This was 54% greater than 1978 model year vans, which had the lowest average loss payment per claim, \$663.
- In each model year, vans had the lowest average loss payment per claim, followed by pickups and utility vehicles, which had the highest.
- The 1978 model year utility vehicles had the highest average loss payment per insured vehicle year (\$105), and the 1978 vans had the lowest (\$64).
- The Jeep CJ-5 Universal and the Jeep CJ-7 Universal had average loss payments per insured vehicle year exceeding \$100 in both model years.
- Within each vehicle type – vans, pickups, and utility vehicles – there was great variation in the average loss payments per insured vehicle year for individual makes and models. For instance, for those individual vehicle series which had at least 1,000 vehicle years of exposure:

*For 1977 model vans*, the lowest average loss payment per insured vehicle year was \$37 for the Ford E-150 Econoline; or less than half the highest loss payment per insured vehicle year, \$85 for the Ford E-100 Club Wagon. *For the 1978 model vans*, the Ford E-150 Econoline and the Chevrolet G20 Sportvan had average loss payments per insured vehicle year of less than \$50, in contrast to the \$84 amount for the Chevrolet G20 Chevyvan.

*For the 1977 pickups*, the lowest average loss payment per insured vehicle year, \$68 for the Chevrolet C20/K20 and the GMC C2500/K2500, contrasted sharply with the \$98 figure for the Toyota Standard Bed. *For 1978 model pickups*, the difference was even more pronounced, with the GMC C2500/K2500, at \$64, contrasting with the Toyota Standard Bed at \$126.

*For 1977 utility vehicles*, the Chevrolet C20/K20 Suburban, with only \$47 in average loss payment per insured vehicle year, was dramatically lower than the vehicle with the highest average loss payment per insured vehicle year – the 1977 Jeep/AMC CJ-5 Universal, at \$135. *For 1978 model utility vehicles*, however, a different Jeep/AMC vehicle, the Cherokee, had the lowest average loss payment per insured vehicle year, \$48 or about one-fourth the amount for the vehicle with the highest average loss payment per insured vehicle year, the Jeep/AMC CJ-5 Universal, at \$190.

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## Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit organization that gathers, processes, and provides the public with insurance data concerned with human and economic losses resulting from highway crashes.

This report describes variations in both frequencies and sizes of collision coverage claims for damage to individual 1977 and 1978 model year vans, pickups, and utility vehicles.\* The individual series whose results are included in this report were used as private passenger vehicles and were insured under non-commercial collision coverages.

Collision coverage is insurance which covers damage to the vehicle itself. Consequently, the results do not reflect injuries to the occupants of these or other vehicles or damage to other vehicles and property.

In recent years, vans, pickups, and utility vehicles have been increasing in popularity. From 1968 to 1977, the number of trucks and multipurpose passenger vehicles registered increased 80 percent, from almost 16 million to over 28 million; in contrast, the number of cars increased only 32 percent, from 75 million to nearly 100 million. Light truck and van sales, now accounting for approximately 90 percent of the truck and multipurpose passenger vehicle market, are the major contributor to this sharp increase. Vans, pickups, and utility vehicles accounted for over 20 percent of all new vehicles sold in the United States in 1977.

Results in this report are based on the experience of 1977 model year vans, pickups, and utility vehicles in the calendar period September 1976 through August 1978, and of 1978 model year vehicles in the period September 1977 through August 1978. The total exposure for 1977 vehicles was over 450,000 insured vehicle years and that for 1978 vehicles nearly 140,000 insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicle years of exposure are not given. It should be kept in mind that, in general, the greater the exposure associated with each result, the more confidence can be placed in the result.

Collision coverage and loss data used in this report were supplied by eight insurers: Aetna Life and Casualty, Allstate, Kemper, Liberty Mutual, Nationwide, Prudential, State Farm, and Travelers. Descriptions of the sources and nature of the data are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C.

A complete list of the vehicle series designations by class, make, and series whose results are included here appears in Appendix D.

Detailed claim frequency and average loss payment per claim results are in Appendices E and F, respectively.

It is intended that the dissemination of this report will contribute to reducing highway damage to people and their property.

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\*See Appendix D for vehicle series designations.

## Results And Discussion

Table 1 summarizes the collision claim frequencies (claims per 100 insured vehicle years), average loss payments per claim, and average loss payment per insured vehicle year by vehicle class — vans, pickups, and utility vehicles — for 1978 models during their first year and 1977 models during their first two years. Figures 1, 2, and 3 present the same results graphically.

It should be pointed out that all the results presented in this report were standardized in order to minimize differences that might be attributable to variations among different vehicles in deductible amount and operator age group. The standardization procedure is described in detail in Appendix B. Detailed claim frequency and average loss payment per claim results, before standardization, by each combination of deductible amount and operator age group are given in Appendices E and F.

Table 1 and Figure 1 show that the frequencies of collision claims varied only slightly among the three vehicle classes and between the model years. The 1978 model year utility vehicles had the highest claim frequency, 10.3 claims per 100 insured years; the 1978 model year vans the lowest, 9.6 claims per 100 insured vehicles. Between the 1977 and 1978 model years, the frequency of collision claims increased slightly for pickups and utility vehicles and decreased slightly for vans.

In contrast, the average loss payments per claim, as shown in Figure 2, varied greatly among the three vehicle classes and between the model years. For 1978 vehicles, the utility vehicles average of \$1,020 was the highest, 54% greater than the \$663 average for vans, which was the lowest; for 1977 vehicles, the average for utility vehicles (\$898) was 32% greater than the average for vans (\$681). In each model year, vans had the lowest average loss payment per claim, followed by pickups, and utility vehicles, which had the highest. The 1978 models had higher averages than the 1977 models for pickups and utility vehicles, but were lower for the vans.

The average loss payment per insured vehicle year results, Figure 3, reflect the differences shown in the average loss payment per claim. The 1978 model utility vehicles had the highest average loss payment per insured vehicle year (\$105) and the 1978 vans had the lowest (\$64).

**TABLE 1**  
**COLLISION COVERAGE RESULTS\***  
**1977 AND 1978 MODEL VANS, PICKUPS, AND UTILITY VEHICLES**

|                                               | VANS  |       | PICKUPS |       | UTILITY VEHICLES |         |
|-----------------------------------------------|-------|-------|---------|-------|------------------|---------|
|                                               | 1977  | 1978  | 1977    | 1978  | 1977             | 1978    |
| CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS | 10.0  | 9.6   | 9.9     | 10.2  | 9.9              | 10.3    |
| AVERAGE LOSS PAYMENT PER CLAIM                | \$681 | \$663 | \$797   | \$847 | \$898            | \$1,020 |
| AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR | \$ 68 | \$ 64 | \$ 79   | \$ 86 | \$ 89            | \$ 105  |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL OPERATOR | NO YOUTHFUL OPERATOR |
|------------|-------------------|----------------------|
| \$ 50      | 5%                | 35%                  |
| \$100      | 15%               | 45%                  |

**Figure 1**  
**Claim frequency results**  
**vans, pickups, and utility vehicles**  
**1977 and 1978 models**

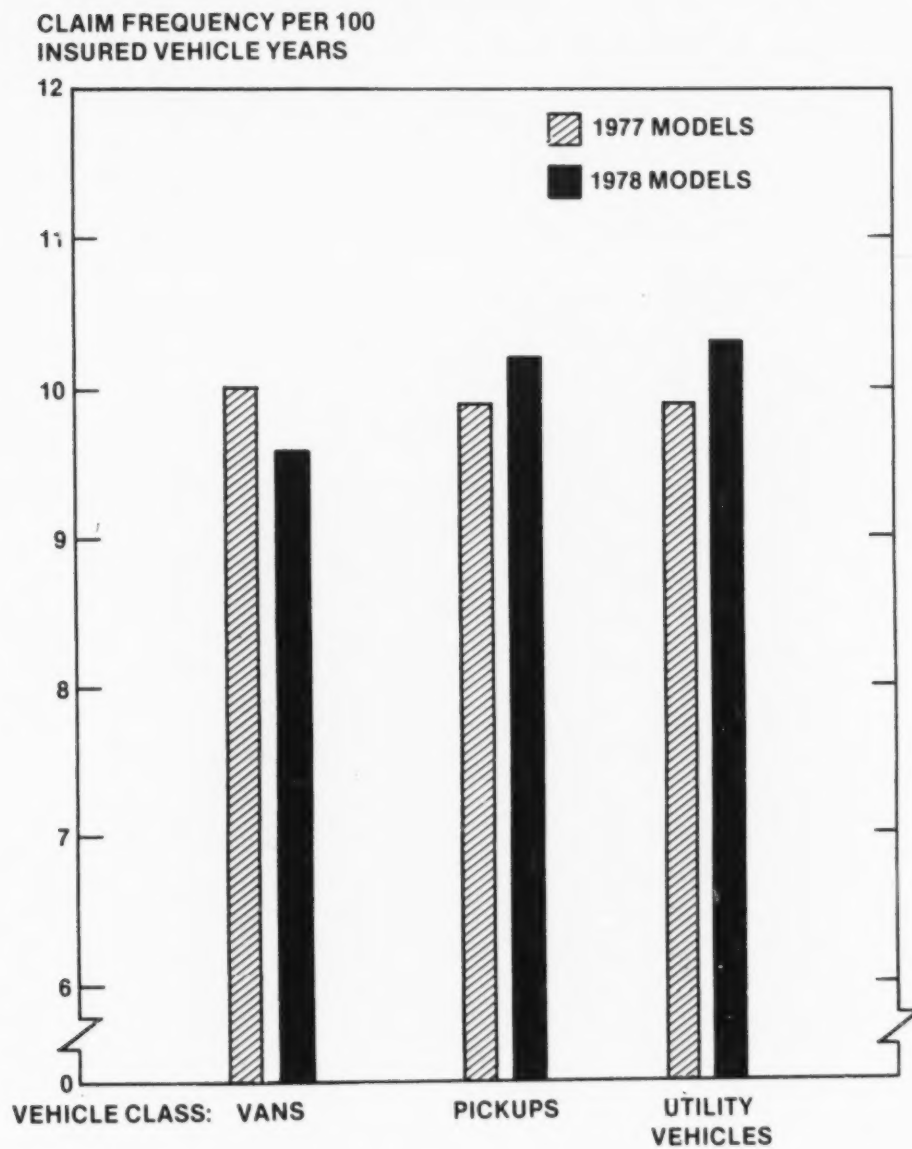


**Figure 2**  
**Average loss payment results**  
**vans, pickups, and utility vehicles**  
**1977 and 1978 models**

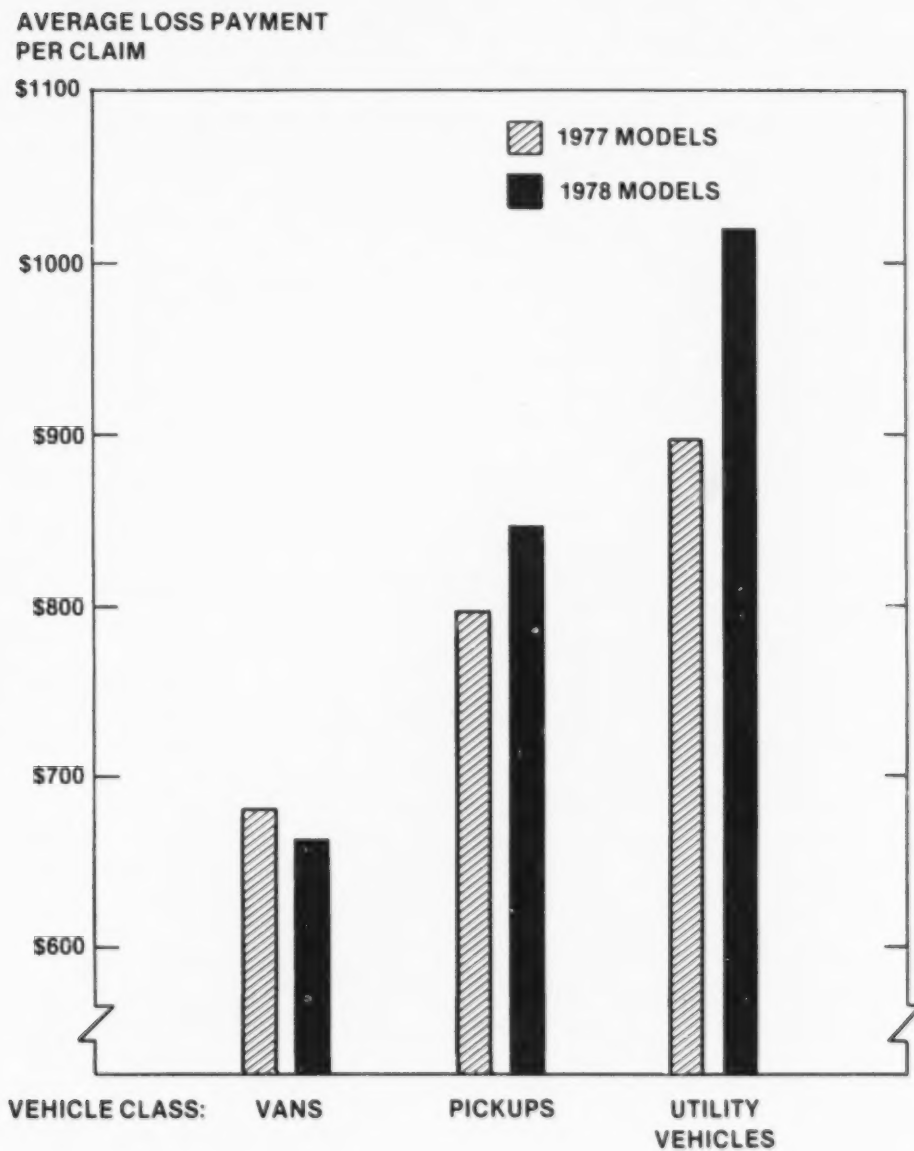
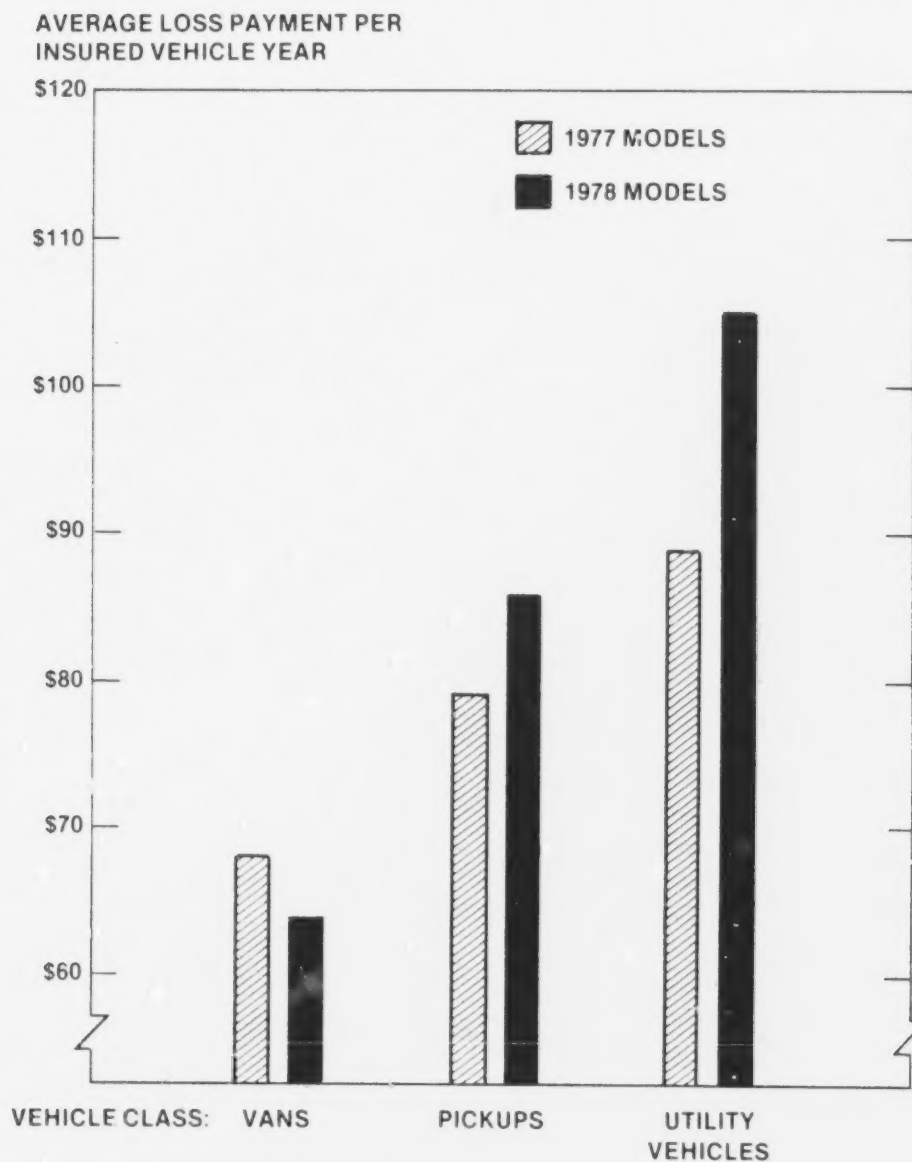


**Figure 3**  
**Average loss payment per insured vehicle year**  
**vans, pickups, and utility vehicles**  
**1977 and 1978 models**



## Comparison Of Results For Vans

Table 2 gives the collision loss results for the 1977 and 1978 model year vans. Vehicles are listed for each model year in increasing order of average loss payment per insured vehicle year. Also listed are the total exposure measured in insured vehicle years, claim frequency, and average loss payment per claim.

The Ford E-150 Econoline ( $\frac{1}{2}$  -  $\frac{3}{4}$  Ton) had the lowest average loss payment per claim (\$428) and the lowest average loss payment per insured vehicle year (\$37) among the 1977 models, and it had the lowest results in all three loss categories among 1978 models: claim frequency, 8.1, average loss payment per claim, \$212, and average loss payment per insured vehicle year, \$17. The Chevrolet G-10 Sportvan ( $\frac{1}{2}$  Ton) had the lowest claim frequency among the 1977 models (7.5).

Among the 1977 models, the Ford E-100 Club Wagon ( $\frac{1}{2}$  Ton) had the highest claim frequency (12.0). The Ford E-250 Club Wagon ( $\frac{3}{4}$  Ton) had the highest average loss payment per claim (\$757), and the Ford E-100 Club Wagon ( $\frac{1}{2}$  Ton) had the highest average loss payment per insured vehicle year (\$85). Among the 1978 models, the Ford E-150 Club Wagon ( $\frac{1}{2}$  -  $\frac{3}{4}$  Ton) had the highest claim frequency (10.0), and the Chevrolet G20 Chevyvan ( $\frac{3}{4}$  Ton) had the highest average loss payment per insured vehicle year (\$84).

TABLE 2: VAN RESULTS  
LOSS PAYMENT SUMMARY BY MAKE AND SERIES\*  
COLLISION COVERAGES

| MAKE & SERIES                                           | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|---------------------------------------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1977 MODELS</b>                                      |                                                    |                                                              |                                            |                                                              |
| <b>ALL VANS</b>                                         | <b>104,194</b>                                     | <b>10.0</b>                                                  | <b>\$681</b>                               | <b>\$68</b>                                                  |
| Ford E-150 Econoline ( $\frac{1}{2}$ - $\frac{3}{4}$ T) | 3,345                                              | 8.7                                                          | \$428                                      | \$37                                                         |
| Plymouth PB200 Voyager ( $\frac{1}{2}$ T)               | 1,901                                              | 8.5                                                          | \$473                                      | \$40                                                         |
| Chevrolet G10 Sportvan ( $\frac{1}{2}$ T)               | 1,871                                              | 7.5                                                          | \$604                                      | \$45                                                         |
| Ford E-250 Econoline ( $\frac{3}{4}$ T)                 | 1,676                                              | 8.3                                                          | \$553                                      | \$46                                                         |
| Chevrolet G20 Sportvan ( $\frac{3}{4}$ T)               | 6,797                                              | 8.0                                                          | \$600                                      | \$48                                                         |
| Dodge B-100 ( $\frac{1}{2}$ T)                          | 11,804                                             | 9.5                                                          | \$640                                      | \$61                                                         |
| Ford E-150 ClubWagon ( $\frac{1}{2}$ - $\frac{3}{4}$ T) | 11,087                                             | 10.8                                                         | \$642                                      | \$69                                                         |
| GMC G2500 Vandura ( $\frac{3}{4}$ T)                    | 1,866                                              | 10.4                                                         | \$669                                      | \$70                                                         |
| Chevrolet G20 Chevyvan ( $\frac{3}{4}$ T)               | 10,331                                             | 9.7                                                          | \$730                                      | \$71                                                         |
| Dodge B-200 ( $\frac{3}{4}$ T)                          | 29,899                                             | 10.3                                                         | \$709                                      | \$73                                                         |
| Ford E-250 ClubWagon ( $\frac{3}{4}$ T)                 | 1,637                                              | 9.8                                                          | \$757                                      | \$74                                                         |
| Volkswagen Kombi/Campmobile                             | 6,760                                              | 10.9                                                         | \$687                                      | \$75                                                         |
| Chevrolet G10 Chevyvan ( $\frac{1}{2}$ T)               | 10,656                                             | 10.4                                                         | \$751                                      | \$78                                                         |
| Ford E-100 ClubWagon ( $\frac{1}{2}$ T)                 | 1,906                                              | 12.0                                                         | \$706                                      | \$85                                                         |
| <b>1978 MODELS</b>                                      |                                                    |                                                              |                                            |                                                              |
| <b>ALL VANS</b>                                         | <b>24,002</b>                                      | <b>9.6</b>                                                   | <b>\$663</b>                               | <b>\$64</b>                                                  |
| Ford E-150 Econoline ( $\frac{1}{2}$ - $\frac{3}{4}$ T) | 1,427                                              | 8.1                                                          | \$212                                      | \$17                                                         |
| Chevrolet G20 Sportvan ( $\frac{1}{2}$ T)               | 1,650                                              | 8.6                                                          | \$544                                      | \$47                                                         |
| Ford E-150 ClubWagon ( $\frac{1}{2}$ - $\frac{3}{4}$ T) | 7,608                                              | 10.0                                                         | \$524                                      | \$52                                                         |
| Dodge B-200 ( $\frac{3}{4}$ T)                          | 1,683                                              | 8.5                                                          | \$671                                      | \$57                                                         |
| Chevrolet G10 Chevyvan ( $\frac{1}{2}$ T)               | 2,432                                              | 9.8                                                          | \$817                                      | \$81                                                         |
| Chevrolet G20 Chevyvan ( $\frac{3}{4}$ T)               | 3,414                                              | 9.8                                                          | \$858                                      | \$84                                                         |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| \$ 50      | 5%                   | 35%                     |
| \$100      | 15%                  | 45%                     |

## Comparison Of Results for Pickups

Table 3 presents collision loss results for the 1977 and 1978 model year pickups.

Among the 1977 models, the Jeep J-10 ( $\frac{1}{2}$  Ton) had the lowest claim frequency (7.2) and the highest average loss payment per claim (\$1,116). The Jeep J-20 ( $\frac{3}{4}$  Ton) had the second lowest claim frequency (8.1) and the second highest average loss payment (\$1,039). Two auto pickups, the Ford Ranchero (13.4) and the Chevrolet El Camino (12.5), had the highest claim frequencies. The El Camino, however, had the lowest average loss payment per claim (\$659), followed by the Chevrolet C20/K20 ( $\frac{3}{4}$  Ton) (\$713). The Chevrolet C20/K20 ( $\frac{3}{4}$  Ton) and GMC C2500/K2500 ( $\frac{3}{4}$  Ton) (\$68) had the lowest average loss payments per insured vehicle year, and the Toyota Standard Bed (\$98) and Ford Ranchero (\$97) had the highest.

Among the 1978 models, the Chevrolet C10/K10 ( $\frac{1}{2}$  Ton) (9.5), GMC C2500/K2500 ( $\frac{3}{4}$  Ton) (9.6), and Ford F-100 ( $\frac{1}{2}$  Ton) (9.6) had the lowest claim frequencies, and the Toyota Standard Bed (12.9) had the highest. The lowest average loss payments per claim were \$668 for the GMC C2500/K2500 ( $\frac{3}{4}$  Ton) and \$714 for the Chevrolet C20/K20 ( $\frac{3}{4}$  Ton). The highest averages were \$1,048 for the Datsun Stretch and \$980 for the Toyota Standard Bed. The GMC C2500/K2500 ( $\frac{3}{4}$  Ton) at \$64 and the Chevrolet C20/K20 ( $\frac{3}{4}$  Ton) at \$71 had the lowest average loss payments per insured vehicle year; the Toyota Standard Bed (\$126) and Datsun Stretch (\$104) had the highest.

**TABLE 3: PICKUP RESULTS**  
**LOSS PAYMENT SUMMARY BY MAKE AND SERIES\***  
**COLLISION COVERAGES**

| MAKE & SERIES          | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1977 MODELS</b>     |                                                    |                                                              |                                            |                                                              |
| <b>ALL PICKUPS</b>     | <b>279,187</b>                                     | <b>9.9</b>                                                   | <b>\$ 797</b>                              | <b>\$ 79</b>                                                 |
| Chevrolet C20/K20 (¾T) | 25,738                                             | 9.5                                                          | \$ 713                                     | \$ 68                                                        |
| GMC C2500/K2500 (¾T)   | 6,491                                              | 9.4                                                          | \$ 722                                     | \$ 68                                                        |
| Ford F-100 (½T)        | 29,850                                             | 9.2                                                          | \$ 779                                     | \$ 72                                                        |
| Chevrolet C10/K10 (½T) | 73,378                                             | 9.7                                                          | \$ 782                                     | \$ 76                                                        |
| GMC C1500/K1500 (½T)   | 13,950                                             | 9.4                                                          | \$ 844                                     | \$ 79                                                        |
| Dodge D100/W100 (½T)   | 15,504                                             | 10.0                                                         | \$ 792                                     | \$ 79                                                        |
| Datsun Stretch         | 11,113                                             | 9.2                                                          | \$ 866                                     | \$ 80                                                        |
| Jeep/AMC J10 (½T)      | 1,554                                              | 7.2                                                          | \$1,116                                    | \$ 80                                                        |
| Chevrolet El Camino    | 9,042                                              | 12.5                                                         | \$ 659                                     | \$ 82                                                        |
| Toyota Long Bed        | 9,490                                              | 10.0                                                         | \$ 834                                     | \$ 83                                                        |
| Ford F-150 (½-¾T)      | 42,166                                             | 10.0                                                         | \$ 841                                     | \$ 84                                                        |
| Jeep/AMC J20 (¾T)      | 1,215                                              | 8.1                                                          | \$1,039                                    | \$ 84                                                        |
| Dodge D200/W200 (¾T)   | 3,138                                              | 10.1                                                         | \$ 874                                     | \$ 88                                                        |
| Datsun Standard        | 8,201                                              | 10.8                                                         | \$ 842                                     | \$ 91                                                        |
| Ford F-250 (¾T)        | 18,634                                             | 11.1                                                         | \$ 847                                     | \$ 94                                                        |
| Ford Ranchero          | 2,714                                              | 13.4                                                         | \$ 722                                     | \$ 97                                                        |
| Toyota Standard Bed    | 5,947                                              | 10.9                                                         | \$ 899                                     | \$ 98                                                        |
| <b>1978 MODELS</b>     |                                                    |                                                              |                                            |                                                              |
| <b>ALL PICKUPS</b>     | <b>90,394</b>                                      | <b>10.2</b>                                                  | <b>\$ 847</b>                              | <b>\$ 86</b>                                                 |
| GMC C2500/K2500 (¾T)   | 1,615                                              | 9.6                                                          | \$ 668                                     | \$ 64                                                        |
| Chevrolet C20/K20 (¾T) | 6,663                                              | 9.9                                                          | \$ 714                                     | \$ 71                                                        |
| Ford F-100 (½T)        | 10,175                                             | 9.6                                                          | \$ 780                                     | \$ 75                                                        |
| Chevrolet C10/K10 (½T) | 20,214                                             | 9.5                                                          | \$ 824                                     | \$ 78                                                        |
| Chevrolet El Camino    | 2,236                                              | 9.7                                                          | \$ 880                                     | \$ 85                                                        |
| Dodge D100/W100 (½T)   | 3,877                                              | 10.0                                                         | \$ 862                                     | \$ 86                                                        |
| Ford F-150 (½-¾T)      | 23,282                                             | 10.5                                                         | \$ 848                                     | \$ 89                                                        |
| Datsun Standard        | 1,219                                              | 11.2                                                         | \$ 813                                     | \$ 91                                                        |
| GMC C1500/K1500 (½T)   | 3,832                                              | 10.0                                                         | \$ 949                                     | \$ 95                                                        |
| Ford F-250 (¾T)        | 7,066                                              | 10.7                                                         | \$ 934                                     | \$100                                                        |
| Toyota Long Bed        | 2,974                                              | 10.7                                                         | \$ 967                                     | \$103                                                        |
| Datsun Stretch         | 2,156                                              | 9.9                                                          | \$1,048                                    | \$104                                                        |
| Toyota Standard Bed    | 1,337                                              | 12.9                                                         | \$ 980                                     | \$126                                                        |

\* Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| \$ 50      | 5%                   | 35%                     |
| \$100      | 15%                  | 45%                     |

## Comparison Of Results For Utility Vehicles

Table 4 presents collision loss results for the 1977 and 1978 model year utility vehicles.

The Jeep CJ-5 Universal had the highest average loss payment per insured vehicle year in both model years. The 1978 model had the highest claim frequency (12.2) and the highest average loss per claim (\$1,556), resulting in a \$190 average loss payment per insured vehicle year, by far the largest amount for any vehicle reported. The 1978 Chevrolet C10/K10 Suburban (½ Ton) equalled the highest claim frequency (12.2) and had the second lowest average loss payment per claim (\$732). The 1978 Jeep Cherokee had the lowest claim frequency (6.5), lowest average loss payment per claim (\$731), and lowest average loss payment per insured vehicle year (\$48).

Among the 1977 models, the Jeep Cherokee had the lowest claim frequency (7.2), and the Chevrolet C20/K20 Suburban (¾ Ton) had the lowest average loss payment per claim (\$470) and the lowest average loss payment per insured vehicle year (\$47). Five 1977 utility vehicles had average loss payments per claim exceeding \$1,000; highest were the Toyota Land Cruiser (\$1,309) and Jeep CJ-5 Universal (\$1,238).

The two Jeep models, the CJ-5 Universal and CJ-7 Universal, were the only utility vehicles which had average loss payments per insured vehicle year exceeding \$100 in both model years.

**TABLE 4: UTILITY VEHICLE RESULTS  
LOSS PAYMENT SUMMARY BY MAKE AND SERIES\*  
COLLISION COVERAGES**

| MAKE & SERIES                    | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|----------------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1977 MODELS</b>               |                                                    |                                                              |                                            |                                                              |
| <b>ALL UTILITY VEHICLES</b>      | <b>68,821</b>                                      | <b>9.9</b>                                                   | <b>\$ 898</b>                              | <b>\$ 89</b>                                                 |
| Chevrolet C20/K20 Suburban (¾T)  | 2,489                                              | 9.9                                                          | \$ 470                                     | \$ 47                                                        |
| Chevrolet C10/K10 Suburban (½T)  | 6,936                                              | 10.1                                                         | \$ 670                                     | \$ 68                                                        |
| GMC C1500/K1500 Jimmy (½T)       | 3,198                                              | 9.7                                                          | \$ 730                                     | \$ 71                                                        |
| Internat'l Scout Traveltop       | 3,712                                              | 8.9                                                          | \$ 809                                     | \$ 72                                                        |
| Jeep/AMC Cherokee                | 6,634                                              | 7.2                                                          | \$1,035                                    | \$ 75                                                        |
| Chevrolet C10/K10 Blazer (½T)    | 18,112                                             | 10.8                                                         | \$ 769                                     | \$ 83                                                        |
| GMC C1500/K1500 Suburb. (½T)     | 1,230                                              | 12.8                                                         | \$ 664                                     | \$ 85                                                        |
| Plymouth PW100/FD100 Trailduster | 1,202                                              | 9.1                                                          | \$ 933                                     | \$ 85                                                        |
| Ford Bronco                      | 2,815                                              | 9.8                                                          | \$ 925                                     | \$ 91                                                        |
| Dodge AW100/AD100 Ramcharger     | 2,930                                              | 10.8                                                         | \$ 879                                     | \$ 95                                                        |
| Jeep/AMC Wagoneer                | 3,670                                              | 7.9                                                          | \$1,215                                    | \$ 96                                                        |
| Jeep/AMC CJ-7 Universal          | 5,615                                              | 8.4                                                          | \$1,206                                    | \$101                                                        |
| Toyota Land Cruiser              | 1,640                                              | 7.8                                                          | \$1,309                                    | \$102                                                        |
| Jeep/AMC CJ-5 Universal          | 7,848                                              | 10.9                                                         | \$1,238                                    | \$135                                                        |
| <b>1978 MODELS</b>               |                                                    |                                                              |                                            |                                                              |
| <b>ALL UTILITY VEHICLES</b>      | <b>25,122</b>                                      | <b>10.3</b>                                                  | <b>\$1,020</b>                             | <b>\$105</b>                                                 |
| Jeep/AMC Cherokee                | 2,490                                              | 6.5                                                          | \$ 731                                     | \$ 48                                                        |
| Internat'l Scout Traveltop       | 1,150                                              | 8.7                                                          | \$ 776                                     | \$ 68                                                        |
| Chevrolet C10/K10 Blazer (½T)    | 5,618                                              | 11.0                                                         | \$ 777                                     | \$ 85                                                        |
| Chevrolet C10/K10 Suburban (½T)  | 1,801                                              | 12.2                                                         | \$ 732                                     | \$ 89                                                        |
| Jeep/AMC Wagoneer                | 1,165                                              | 8.3                                                          | \$1,237                                    | \$103                                                        |
| Ford Bronco                      | 4,138                                              | 10.8                                                         | \$1,034                                    | \$112                                                        |
| Jeep/AMC CJ-7 Universal          | 2,615                                              | 9.3                                                          | \$1,524                                    | \$142                                                        |
| Jeep/AMC CJ-5 Universal          | 2,838                                              | 12.2                                                         | \$1,556                                    | \$190                                                        |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| \$ 50      | 5%                   | 35%                     |
| \$100      | 15%                  | 45%                     |

**Appendix A**  
**Sources And Nature Of Data**

## SOURCES AND NATURE OF DATA

This report is based on both policy and claim related collision coverage data for 1977 model year vehicles in the calendar period September 1976 through August 1978 and for 1978 model year vehicles in the calendar period September 1977 through August 1978. "Assigned risk," fleet policies, and all data from Massachusetts and Michigan were excluded. Only payments for damage to insured vehicles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. In some cases the number of claims used for the claim frequency calculations differ from the number of claims used to compute the corresponding average loss payments. For a detailed explanation of this, see Appendix D of HLDI Report R73-1. The data used were supplied by eight insurers: Aetna Life and Casualty, Allstate, Kemper, Liberty Mutual, Nationwide, Prudential, State Farm, and Travelers.

### Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)\*
- Deductible Amount\*
- Rated Driver Characteristics\*
- Date and Nature of Relevant Changes in Coverage

### Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in this report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

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\*See Appendix C for definitions.

**Appendix B**  
**Method Of Data Analysis**

## METHOD OF DATA ANALYSIS

### Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new vehicles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual automobiles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report the vehicle characteristics of primary concern were make, series, and vehicle class (Appendix D).

### Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for each of the four most common combinations of deductible amount and operator age group, a, b, c, d, shown below:

| Deductible Amount | Youthful Operator* | No Youthful Operator* |
|-------------------|--------------------|-----------------------|
| \$ 50             | a                  | b                     |
| \$100             | c                  | d                     |

### Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown above.

\*See Appendix C for definitions.

### Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment, as well as those paid even though the damage was less than the deductible amount, were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or a single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of the two principal deductible amounts and the two operator age groups.

### Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

### Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. The results in Appendices E and F show that two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, \$50 and \$100, also vary. For example, \$50 deductible claim frequencies are higher than \$100 deductible claim frequencies. Again, if compared vehicles have different proportions of \$50 deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison. Vehicles which carry deductibles other than \$50 or \$100 are not included in this report.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, applied to both claim frequency and average loss payments, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group do not vary substantially for different vehicles, these effects can no longer bias comparisons of results.

The standardization procedure employed is widely used in vital health statistics.\* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table. These weights are identical with those used in previous HLDI reports on automobile collision coverage losses.

\*For example see Armitage, P. (1971) *Statistical Methods in Medical Research*, Wiley, New York.

## STANDARDIZATION WEIGHTS

| Deductible Amount | Operator Age Group |                      |          |
|-------------------|--------------------|----------------------|----------|
|                   | Youthful Operator  | No Youthful Operator | Combined |
| \$ 50             | 0.05               | 0.35                 | 0.40     |
| \$100             | 0.15               | 0.45                 | 0.60     |
| Combined          | 0.20               | 0.80                 | 1.00     |

## Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

| Deductible Amount | Operator Age Group |                      |          |
|-------------------|--------------------|----------------------|----------|
|                   | Youthful Operator  | No Youthful Operator | Combined |
| \$ 50             | $X_{11}$           | $X_{12}$             | $X_{1.}$ |
| \$100             | $X_{21}$           | $X_{22}$             | $X_{2.}$ |
| Combined          | $X_{.1}$           | $X_{.2}$             | $X_{..}$ |

where,

$X_{ij}$  represents a computed result (either claim frequency or average loss payment, since identical operations are applied to each) for a particular vehicle series.

and,

$i = 1$  for \$50 deductible and 2 for \$100 deductible.

$j = 1$  for youthful operator group and 2 for no youthful operator group.

$X_{.j}$  represents the computed results for both deductibles combined.

$X_{i.}$  represents the computed results for both operator age groups combined.

and,  $X_{..}$  represents the computed results for both deductibles and both age groups combined.

Now, if weights are defined as follows:

| Deductible Amount | Operator Age Group |                      |                   |
|-------------------|--------------------|----------------------|-------------------|
|                   | Youthful Operator  | No Youthful Operator | Combined          |
| \$ 50             | $w_{11}$           | $w_{12}$             | $w_{11} + w_{12}$ |
| \$100             | $w_{21}$           | $w_{22}$             | $w_{21} + w_{22}$ |
| Combined          | $w_{11} + w_{21}$  | $w_{12} + w_{22}$    | 1                 |

where

$$w_{11} + w_{21} + w_{12} + w_{22} = 1$$

then the standardized result, either claim frequency or average loss payment, for the particular vehicle series is:

$$w_{11} X_{11} + w_{21} X_{21} + w_{12} X_{12} + w_{22} X_{22}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized results for youthful operators, for example, would be:

$$\left( w_{11} + w_{12} \right) X_{11} + \left( w_{21} + w_{22} \right) X_{21}$$

and the standardized results for \$100 deductible would be:

$$\left( w_{11} + w_{21} \right) X_{21} + \left( w_{12} + w_{22} \right) X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible amounts or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

### Example

For the 1978 Ford F-150 Pickup, the four claim frequencies were:

$$X_{11} = 21.1$$

$$X_{12} = 10.3$$

$$X_{21} = 15.7$$

$$X_{22} = 7.7$$

and the weights were:

$$W_{11} = 0.05$$

$$W_{12} = 0.35$$

$$W_{21} = 0.15$$

$$W_{22} = 0.45$$

The standardized claim frequency was:

$$(0.05)(21.1) + (0.35)(10.3) + (0.15)(15.7) + (0.45)(7.7) = 10.5$$

**Appendix C**  
**Definitions**

## DEFINITIONS

*Average Loss Payment per Claim* – The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

*Average Loss Payment per Insured Vehicle Year* – For a group of vehicles, the product of Claim Frequency and Average Loss Payment per claim, divided by 100; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

*Claim Frequency* – The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

*Collision Coverages* – As defined in insurance contracts, the coverage under which people insure their own vehicle against loss caused by collision.

*Deductible Amount* – That portion of the collision damage cost borne by the policyholder. For collision coverage, the most common deductible amounts are \$50 and \$100.

*Exposure* – The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

*Loss Payment* – That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

*Operator Age Group* – The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see youthful operator).

*Rated Driver* – The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

*Vehicle Identification Number (VIN)* – A code, variously comprising both numbers and letters; normally of between 8 and 15 characters in length, assigned to each automobile by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span, and in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

*Vehicle Series* – A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc. (See Appendix D).

*Youthful Operator* – For the purposes of this report, all males (married or single) and all unmarried females under 25 years of age.

**Appendix D**  
**Vehicle Series Designations**  
**1977 And 1978 Models**

## VEHICLE SERIES DESIGNATIONS – 1977 AND 1978 MODELS

This report used the following definitions for 1977 and 1978 model year vans, pickups, and utility vehicles:

**Vans** – Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area – both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

**Pickups** – Cargo carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis.

**Utility Vehicles** – Vehicles built on heavy duty chassis capable of off road use. They are of conventional construction with the driver located behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive.

Vehicles of 1-ton rating and above generally equipped with dual rear wheels have been excluded because they are primarily not utilized as private passenger vehicles.

**TABLE D**  
**VEHICLE SERIES DESIGNATIONS**  
**1977 AND 1978 MODELS**

| VEHICLE CLASS |                |                              | VEHICLE CLASS    |               |                           |
|---------------|----------------|------------------------------|------------------|---------------|---------------------------|
| CLASS         | MAKE           | SERIES                       | CLASS            | MAKE          | SERIES                    |
| VANS          | Volkswagen     | Kombi /Campmobile            | UTILITY VEHICLES | Toyota        | Land Cruiser              |
|               | Chevrolet      | G10 Chevyvan (½T)            |                  |               | Land Cruiser S/W          |
|               |                | G20 Chevyvan (¾T)            |                  |               |                           |
|               |                | G10 Sportvan (½T)            |                  | Chevrolet     | C10/K10 Blazer (½T)       |
|               |                | G20 Sportvan (¾T)            |                  |               | C10/K10 Suburban (½T)     |
|               | GMC            | G1500 Vandura (½T)           |                  |               | C20/K20 Suburban (¾T)     |
|               |                | G2500 Vandura (¾T)           |                  | GMC           | C1500/K1500 Jimmy (½T)    |
|               |                | G1500 Rally Wagon (½T)       |                  |               | C1500/K1500 Suburban (½T) |
|               |                | G2500 Rally Wagon (¾T)       |                  |               | C2500/K2500 Suburban (¾T) |
|               | Ford           | E-100 Econoline (½T)         |                  | Ford          | Bronco                    |
|               |                | E-150 Econoline (½-¾T)       |                  | Dodge         | AD100/AW100 Ramcharger    |
|               |                | E-250 Econoline (¾T)         |                  | Plymouth      | PD100/PW100 Trailduster   |
|               |                | E-100 Club Wagon (½T)        |                  | Jeep/AMC      | Wagoneer                  |
|               |                | E-150 Club Wagon (½-¾T)      |                  |               | Cherokee                  |
|               |                | E-250 Club Wagon (¾T)        |                  |               | CJ-5 Universal            |
|               | Dodge          | B-100 (½T)                   |                  |               | CJ-7 Universal            |
|               |                | B-200 (¾T)                   |                  | International | Scout                     |
|               | Plymouth       | PB100 Voyager (½T)           |                  | Harvester     | Scout Traveltop           |
|               |                | PB200 Voyager (¾T)           |                  |               |                           |
|               | PICKUPS        | Datsun                       |                  | Standard      |                           |
| Stretch       |                |                              |                  |               |                           |
| Toyota        |                | Standard Bed                 |                  |               |                           |
|               |                | Long Bed                     |                  |               |                           |
| Mazda         |                | B-1800 Standard†             |                  |               |                           |
|               |                | B-1800 Long†                 |                  |               |                           |
| Subaru        |                | Brat†                        |                  |               |                           |
| Chevrolet     |                | El Camino                    |                  |               |                           |
|               |                | C10/K10 Chassis Cab (½T)     |                  |               |                           |
|               |                | C10/K10 (½T)                 |                  |               |                           |
|               |                | C20/K20 Chassis Cab (¾T)     |                  |               |                           |
|               |                | C20/K20 (¾T)                 |                  |               |                           |
| GMC           |                | C1500/K1500 Chassis Cab (½T) |                  |               |                           |
|               |                | C1500/K1500 (½T)             |                  |               |                           |
|               |                | C2500/K2500 Chassis Cab (¾T) |                  |               |                           |
|               |                | C2500/K2500 (¾T)             |                  |               |                           |
|               |                | Sprint*                      |                  |               |                           |
| Ford          |                | Ranchero                     |                  |               |                           |
|               |                | F-100 (½T)                   |                  |               |                           |
|               |                | F-150 (½-¾T)                 |                  |               |                           |
|               | F-250 (¾T)     |                              |                  |               |                           |
| Dodge         | D100/W100 (½T) |                              |                  |               |                           |
|               | D200/W200 (¾T) |                              |                  |               |                           |
| Jeep/AMC      | J10 (½T)       |                              |                  |               |                           |
|               | J20 (¾T)       |                              |                  |               |                           |

\* 1977 Models only

† 1978 Models only

**Appendix E**  
**Detailed Claim Frequency Results**

TABLE E-1: VAN RESULTS  
CLAIM FREQUENCY DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES                     | YOUTHFUL OPERATOR |        |      |                  |        |      | NO YOUTHFUL OPERATOR |        |      |                  |        |      | CLAIM FREQUENCY |      |
|-----------------------------------|-------------------|--------|------|------------------|--------|------|----------------------|--------|------|------------------|--------|------|-----------------|------|
|                                   | \$50 DEDUCTIBLE   |        |      | \$100 DEDUCTIBLE |        |      | \$50 DEDUCTIBLE      |        |      | \$100 DEDUCTIBLE |        |      | CLAIM FREQUENCY |      |
|                                   | EXPOSURE          | CLAIMS | FREQ | EXPOSURE         | CLAIMS | FREQ | EXPOSURE             | CLAIMS | FREQ | EXPOSURE         | CLAIMS | FREQ | COMB            | STD  |
| <b>1977 MODELS</b>                |                   |        |      |                  |        |      |                      |        |      |                  |        |      |                 |      |
| <b>ALL VANS</b>                   | 1,631             | 271    | 16.6 | 10,789           | 1,387  | 12.9 | 18,056               | 1,963  | 10.9 | 73,718           | 5,629  | 7.6  | 8.9             | 10.0 |
| Ford E 150 Econoline (1/2 T)      | 33                | 1      | 3.1  | 165              | 13     | 7.9  | 653                  | 80     | 12.2 | 2,494            | 171    | 6.9  | 7.9             | 8.7  |
| Plymouth PB200 Voyager (1/2 T)    | 20                | 3      | 15.0 | 88               | 11     | 12.5 | 379                  | 30     | 7.9  | 1,414            | 98     | 6.9  | 7.5             | 8.5  |
| Chevrolet G10 Sportvan (1/2 T)    | 18                | 1      | 5.4  | 128              | 10     | 7.8  | 264                  | 21     | 8.0  | 1,462            | 105    | 7.2  | 7.3             | 7.5  |
| Ford E 250 Econoline (1/2 T)      | 16                | 1      | 6.1  | 76               | 7      | 9.2  | 354                  | 35     | 9.9  | 1,229            | 87     | 7.1  | 7.8             | 8.3  |
| Chevrolet G20 Sportvan (1/2 T)    | 58                | 10     | 17.3 | 342              | 26     | 7.6  | 1,258                | 113    | 9.0  | 5,139            | 322    | 6.3  | 6.9             | 8.0  |
| Dodge B 100 (1/2 T)               | 267               | 36     | 13.5 | 1,858            | 214    | 11.5 | 1,858                | 186    | 10.0 | 7,821            | 623    | 8.0  | 9.0             | 9.5  |
| Ford E 150 Club Wagon (1/2-3/4 T) | 153               | 27     | 17.6 | 1,147            | 151    | 13.2 | 1,770                | 206    | 11.6 | 8,017            | 687    | 8.6  | 9.7             | 10.8 |
| GMC G2500 Vandura (1/2 T)         | 29                | 3      | 10.5 | 164              | 21     | 12.8 | 361                  | 45     | 12.5 | 1,311            | 104    | 7.9  | 9.3             | 10.4 |
| Chevrolet G20 Chevyvan (1/2 T)    | 158               | 25     | 15.8 | 1,077            | 146    | 13.6 | 1,778                | 176    | 9.9  | 7,318            | 552    | 7.5  | 8.7             | 9.7  |
| Dodge B 200 (1/2 T)               | 453               | 84     | 18.5 | 3,058            | 404    | 13.2 | 5,312                | 592    | 11.1 | 21,076           | 1,616  | 7.7  | 9.0             | 10.3 |
| Ford E 250 Club Wagon (1/2 T)     | 17                | 3      | 18.1 | 119              | 11     | 9.3  | 277                  | 31     | 11.2 | 1,225            | 97     | 7.9  | 8.7             | 9.8  |
| Volkswagen Kombi/Campermobile     | 56                | 10     | 17.8 | 287              | 35     | 12.2 | 1,283                | 176    | 13.7 | 5,134            | 387    | 7.5  | 9.0             | 10.9 |
| Chevrolet G10 Chevyvan (1/2 T)    | 281               | 49     | 17.4 | 1,789            | 266    | 14.9 | 1,697                | 192    | 11.3 | 6,888            | 511    | 7.4  | 9.6             | 10.4 |
| Ford E 100 Club Wagon (1/2 T)     | 41                | 9      | 21.8 | 271              | 41     | 15.1 | 270                  | 34     | 12.6 | 1,324            | 124    | 9.4  | 10.9            | 12.0 |
| <b>1978 MODELS</b>                |                   |        |      |                  |        |      |                      |        |      |                  |        |      |                 |      |
| <b>ALL VANS</b>                   | 342               | 54     | 15.8 | 2,106            | 301    | 14.3 | 4,570                | 423    | 9.3  | 16,984           | 1,275  | 7.5  | 8.6             | 9.6  |
| Ford E 150 Econoline (1/2-3/4 T)  | 13                | 4      | 31.8 | 51               | 3      | 5.9  | 319                  | 28     | 8.8  | 1,045            | 59     | 5.6  | 6.6             | 8.1  |
| Chevrolet G20 Sportvan (1/2 T)    | 16                | 1      | 6.3  | 69               | 9      | 13.0 | 314                  | 31     | 9.9  | 1,251            | 79     | 6.3  | 7.3             | 8.6  |
| Ford E 150 Club Wagon (1/2-3/4 T) | 120               | 14     | 11.7 | 741              | 125    | 16.9 | 1,477                | 138    | 9.3  | 5,270            | 423    | 8.0  | 9.2             | 10.0 |
| Dodge B 200 (1/2 T)               | 23                | 7      | 30.1 | 142              | 15     | 10.6 | 339                  | 24     | 7.1  | 1,178            | 75     | 6.4  | 7.2             | 8.5  |
| Chevrolet G10 Chevyvan (1/2 T)    | 49                | 6      | 12.3 | 374              | 49     | 13.1 | 373                  | 37     | 9.9  | 1,636            | 135    | 8.3  | 9.3             | 9.8  |
| Chevrolet G20 Chevyvan (1/2 T)    | 46                | 9      | 19.4 | 321              | 45     | 14.0 | 659                  | 65     | 9.9  | 2,388            | 173    | 7.2  | 8.6             | 9.8  |

TABLE E-2: PICKUP RESULTS

| MAKE & SERIES          | YOUTHFUL OPERATOR |        |      |                  | NO YOUTHFUL OPERATOR |      |                 |        | CLAIM<br>FREQUENCY |                  |          |        |      |      |
|------------------------|-------------------|--------|------|------------------|----------------------|------|-----------------|--------|--------------------|------------------|----------|--------|------|------|
|                        | \$50 DEDUCTIBLE   |        |      | \$100 DEDUCTIBLE |                      |      | \$50 DEDUCTIBLE |        |                    | \$100 DEDUCTIBLE |          |        |      |      |
|                        | EXPOSURE          | CLAIMS | FREQ | EXPOSURE         | CLAIMS               | FREQ | EXPOSURE        | CLAIMS |                    | FREQ             | EXPOSURE | CLAIMS | FREQ |      |
| 1977 MODELS            |                   |        |      |                  |                      |      |                 |        |                    |                  |          |        |      |      |
| ALL PICKUPS            |                   |        |      |                  |                      |      |                 |        |                    |                  |          |        |      |      |
| Chevrolet C20 K20 (½T) | 6,374             | 1,187  | 18.6 | 29,259           | 4,429                | 15.1 | 65,637          | 6,391  | 9.7                | 177,916          | 13,247   | 7.4    | 9.0  | 9.9  |
| GMC C2500 K2500 (½T)   | 481               | 86     | 17.9 | 2,038            | 262                  | 12.9 | 6,938           | 665    | 9.6                | 16,281           | 1,184    | 7.3    | 8.5  | 9.5  |
| Ford F 100 (½T)        | 127               | 20     | 15.8 | 486              | 61                   | 12.5 | 1,709           | 158    | 9.2                | 4,169            | 327      | 7.8    | 8.7  | 9.4  |
| Chevrolet C10 K10 (½T) | 573               | 101    | 17.6 | 3,154            | 433                  | 13.7 | 6,317           | 580    | 9.2                | 19,807           | 1,356    | 6.8    | 8.3  | 9.2  |
| GMC C1500 K1500 (½T)   | 2,093             | 414    | 19.8 | 8,046            | 1,198                | 14.9 | 18,859          | 1,801  | 9.5                | 44,379           | 3,089    | 7.0    | 8.9  | 9.7  |
| Dodge D100 W100 (½T)   | 403               | 67     | 16.6 | 1,565            | 236                  | 15.1 | 3,598           | 314    | 8.7                | 8,385            | 611      | 7.3    | 8.8  | 9.4  |
| Datsun Stretch         | 368               | 68     | 18.5 | 1,583            | 236                  | 14.9 | 3,807           | 377    | 9.9                | 9,745            | 724      | 7.4    | 9.1  | 10.0 |
| Jeep AMC J10 (½T)      | 266               | 41     | 15.4 | 1,327            | 205                  | 15.4 | 2,329           | 192    | 8.2                | 7,190            | 517      | 7.2    | 8.6  | 9.2  |
| Chevrolet El Camino    | 41                | 8      | 19.6 | 185              | 19                   | 10.3 | 315             | 19     | 6.0                | 1,014            | 58       | 5.7    | 6.7  | 7.2  |
| Toyota Long Bed        | 160               | 35     | 21.9 | 772              | 151                  | 19.6 | 1,980           | 236    | 11.9               | 6,130            | 583      | 9.5    | 11.1 | 12.5 |
| Ford F 150 (¾-½T)      | 145               | 30     | 20.6 | 906              | 137                  | 15.1 | 1,958           | 192    | 9.8                | 6,480            | 472      | 7.3    | 8.8  | 10.0 |
| Jeep AMC J20 (½T)      | 838               | 145    | 17.3 | 4,153            | 627                  | 15.1 | 9,434           | 943    | 10.0               | 27,741           | 2,115    | 7.6    | 9.1  | 10.0 |
| Dodge D200 W200 (½T)   | 11                | 1      | 8.9  | 83               | 16                   | 19.2 | 291             | 22     | 7.6                | 830              | 40       | 4.8    | 6.5  | 8.1  |
| Datsun Standard        | 58                | 9      | 15.4 | 191              | 24                   | 12.5 | 778             | 85     | 10.9               | 2,109            | 174      | 8.2    | 9.3  | 10.1 |
| Ford F 250 (½T)        | 253               | 47     | 18.5 | 1,564            | 289                  | 18.5 | 1,526           | 153    | 10.0               | 4,857            | 382      | 7.9    | 10.6 | 10.8 |
| Ford Ranchero          | 340               | 68     | 20.0 | 1,853            | 299                  | 16.1 | 4,012           | 452    | 11.3               | 12,429           | 1,023    | 8.2    | 9.9  | 11.1 |
| Toyota Standard Bed    | 35                | 9      | 25.8 | 267              | 48                   | 18.0 | 495             | 65     | 13.1               | 1,918            | 205      | 10.7   | 12.0 | 13.4 |
|                        | 161               | 35     | 21.7 | 1,021            | 175                  | 17.1 | 1,067           | 107    | 10.0               | 3,698            | 308      | 8.3    | 10.5 | 10.9 |
| 1978 MODELS            |                   |        |      |                  |                      |      |                 |        |                    |                  |          |        |      |      |
| ALL PICKUPS            |                   |        |      |                  |                      |      |                 |        |                    |                  |          |        |      |      |
| GMC C2500 K2500 (½T)   | 2,181             | 450    | 20.6 | 10,515           | 1,686                | 16.0 | 21,089          | 2,038  | 9.7                | 56,608           | 4,178    | 7.4    | 9.2  | 10.2 |
| Chevrolet C20 K20 (½T) | 36                | 8      | 22.3 | 131              | 17                   | 13.0 | 440             | 45     | 10.2               | 1,008            | 68       | 6.7    | 8.5  | 9.6  |
| Ford F 100 (½T)        | 141               | 20     | 14.1 | 627              | 119                  | 19.0 | 1,799           | 153    | 8.5                | 4,096            | 305      | 7.4    | 9.0  | 9.9  |
| Chevrolet C10 K10 (½T) | 251               | 52     | 20.7 | 1,129            | 169                  | 15.0 | 2,387           | 217    | 9.1                | 6,407            | 445      | 6.9    | 8.7  | 9.6  |
| Jeep AMC J10 (½T)      | 556               | 106    | 19.0 | 2,639            | 399                  | 15.1 | 4,737           | 445    | 9.4                | 12,282           | 819      | 6.7    | 8.8  | 9.5  |
| Dodge D100 W100 (½T)   | 29                | 5      | 17.0 | 153              | 26                   | 16.9 | 521             | 43     | 8.2                | 1,532            | 117      | 7.6    | 8.5  | 9.7  |
| Ford F 150 (¾-½T)      | 107               | 24     | 22.5 | 503              | 82                   | 16.3 | 838             | 70     | 8.3                | 2,429            | 191      | 7.9    | 9.5  | 10.0 |
| Datsun Standard        | 545               | 115    | 21.1 | 2,600            | 408                  | 15.7 | 5,493           | 566    | 10.3               | 14,644           | 1,123    | 7.7    | 9.5  | 10.5 |
| GMC C1500 K1500 (½T)   | 46                | 14     | 30.3 | 248              | 47                   | 18.9 | 216             | 22     | 10.2               | 708              | 52       | 7.3    | 11.1 | 11.2 |
| Ford F 250 (½T)        | 106               | 17     | 16.0 | 507              | 83                   | 16.4 | 888             | 85     | 9.6                | 2,331            | 175      | 7.5    | 9.4  | 10.0 |
| Toyota Long Bed        | 137               | 25     | 18.3 | 674              | 109                  | 16.2 | 1,756           | 182    | 10.4               | 4,499            | 370      | 8.2    | 9.7  | 10.7 |
| Datsun Stretch         | 58                | 9      | 15.6 | 332              | 57                   | 17.2 | 594             | 67     | 11.3               | 1,991            | 149      | 7.5    | 9.5  | 10.7 |
| Toyota Standard Bed    | 52                | 14     | 27.1 | 280              | 42                   | 15.0 | 434             | 35     | 8.1                | 1,390            | 107      | 7.7    | 9.2  | 9.9  |
|                        | 44                | 18     | 40.7 | 264              | 56                   | 21.2 | 230             | 24     | 10.4               | 799              | 173      | 9.1    | 12.8 | 12.9 |

TABLE E-3: UTILITY VEHICLE RESULTS  
CLAIM FREQUENCY DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES                     | YOUTHFUL OPERATOR |        |      |                  |        |      | NO YOUTHFUL OPERATOR |        |      |                  |        |      | CLAIM FREQUENCY |      |
|-----------------------------------|-------------------|--------|------|------------------|--------|------|----------------------|--------|------|------------------|--------|------|-----------------|------|
|                                   | \$50 DEDUCTIBLE   |        |      | \$100 DEDUCTIBLE |        |      | \$50 DEDUCTIBLE      |        |      | \$100 DEDUCTIBLE |        |      | COMB            | STD  |
|                                   | EXPOSURE          | CLAIMS | FREQ | EXPOSURE         | CLAIMS | FREQ | EXPOSURE             | CLAIMS | FREQ | EXPOSURE         | CLAIMS | FREQ |                 |      |
| <b>1977 MODELS</b>                |                   |        |      |                  |        |      |                      |        |      |                  |        |      |                 |      |
| <b>ALL UTILITY VEHICLES</b>       | 1,174             | 198    | 16.9 | 7,253            | 1,046  | 14.4 | 12,557               | 1,231  | 9.8  | 47,837           | 3,657  | 7.6  | 8.9             | 9.9  |
| Chevrolet C20/K20 Suburban (1/2T) | 28                | 4      | 14.4 | 78               | 8      | 10.3 | 549                  | 60     | 10.9 | 1,834            | 157    | 8.6  | 9.2             | 9.9  |
| Chevrolet C10/K10 Suburban (1/2T) | 67                | 15     | 22.3 | 308              | 42     | 13.7 | 1,518                | 156    | 10.3 | 5,043            | 378    | 7.5  | 8.5             | 10.1 |
| GMC C1500/K1500 Jimmy (1/2T)      | 60                | 8      | 13.3 | 300              | 34     | 11.3 | 617                  | 69     | 11.2 | 2,221            | 167    | 7.5  | 8.7             | 9.7  |
| International Scout Traveltop     | 33                | 5      | 15.0 | 259              | 25     | 9.6  | 715                  | 60     | 8.4  | 2,705            | 225    | 8.3  | 8.5             | 8.9  |
| Jeep AMC Cherokee                 | 61                | 6      | 9.9  | 416              | 38     | 9.1  | 1,226                | 87     | 7.1  | 4,933            | 316    | 6.4  | 6.7             | 7.2  |
| Chevrolet C10/K10 Blazer (1/2T)   | 276               | 59     | 21.3 | 1,907            | 258    | 13.5 | 3,107                | 365    | 11.7 | 12,821           | 1,020  | 8.0  | 9.4             | 10.8 |
| GMC C1500/K1500 Suburb. (1/2T)    | 12                | 5      | 40.1 | 38               | 9      | 23.6 | 335                  | 33     | 9.9  | 845              | 72     | 8.5  | 9.7             | 12.8 |
| Plymouth PW100/PD100 Trailduster  | 24                | 2      | 8.4  | 150              | 13     | 8.6  | 185                  | 19     | 10.3 | 843              | 72     | 8.5  | 8.8             | 9.1  |
| Ford Bronco                       | 42                | 4      | 9.5  | 250              | 44     | 17.6 | 572                  | 54     | 9.4  | 1,950            | 147    | 7.5  | 8.8             | 9.8  |
| Dodge AW100/AD100 Ramcharger      | 53                | 11     | 20.6 | 362              | 59     | 16.3 | 529                  | 54     | 10.2 | 1,986            | 165    | 8.3  | 9.9             | 10.8 |
| Jeep AMC Wagoneer                 | 33                | 4      | 12.0 | 189              | 19     | 10.1 | 801                  | 65     | 8.1  | 2,648            | 175    | 6.6  | 7.2             | 7.9  |
| Jeep AMC CJ 7 Universal           | 140               | 20     | 14.3 | 872              | 139    | 15.9 | 876                  | 55     | 6.3  | 3,726            | 253    | 6.8  | 8.3             | 8.4  |
| Toyota Land Cruiser               | 45                | 6      | 13.4 | 256              | 34     | 13.3 | 271                  | 26     | 9.6  | 1,068            | 43     | 4.0  | 6.6             | 7.8  |
| Jeep AMC CJ 5 Universal           | 293               | 48     | 16.4 | 1,808            | 317    | 17.5 | 1,106                | 111    | 10.0 | 4,640            | 414    | 8.9  | 11.3            | 10.9 |
| <b>1978 MODELS</b>                |                   |        |      |                  |        |      |                      |        |      |                  |        |      |                 |      |
| <b>ALL UTILITY VEHICLES</b>       | 409               | 72     | 17.6 | 2,876            | 465    | 16.2 | 4,294                | 459    | 10.7 | 17,543           | 1,279  | 7.3  | 9.1             | 10.3 |
| Jeep AMC Cherokee                 | 22                | 4      | 18.4 | 178              | 13     | 7.4  | 423                  | 24     | 5.7  | 1,869            | 104    | 5.6  | 5.8             | 6.5  |
| International Scout Traveltop     | 9                 | 1      | 11.3 | 99               | 14     | 14.2 | 179                  | 20     | 11.2 | 863              | 40     | 4.6  | 6.5             | 8.7  |
| Chevrolet C10/K10 Blazer (1/2T)   | 96                | 20     | 20.8 | 552              | 92     | 15.7 | 915                  | 113    | 12.4 | 4,055            | 278    | 6.9  | 9.0             | 11.0 |
| Chevrolet C10/K10 Suburban (1/2T) | 17                | 4      | 24.0 | 79               | 17     | 21.5 | 445                  | 53     | 11.9 | 1,261            | 101    | 8.0  | 9.7             | 12.2 |
| Jeep AMC Wagoneer                 | 9                 | 1      | 10.8 | 57               | 11     | 19.1 | 238                  | 14     | 5.9  | 860              | 53     | 6.2  | 6.8             | 8.3  |
| Ford Bronco                       | 72                | 12     | 16.7 | 468              | 76     | 16.2 | 751                  | 82     | 10.9 | 2,848            | 237    | 8.3  | 9.8             | 10.8 |
| Jeep AMC CJ 7 Universal           | 54                | 9      | 16.6 | 443              | 68     | 15.3 | 358                  | 31     | 8.7  | 1,759            | 122    | 6.9  | 8.8             | 9.3  |
| Jeep AMC CJ 5 Universal           | 86                | 14     | 16.3 | 705              | 131    | 18.6 | 360                  | 46     | 12.8 | 1,687            | 154    | 9.1  | 12.2            | 12.2 |

**Appendix F**  
**Detailed Average Loss Payment Results**

TABLE F-1: VAN RESULTS  
AVERAGE LOSS PAYMENT DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES                    | YOUTHFUL OPERATOR |           |                  |           | NO YOUTHFUL OPERATOR |           |                  |           | AVERAGE LOSS PAYMENT |        |
|----------------------------------|-------------------|-----------|------------------|-----------|----------------------|-----------|------------------|-----------|----------------------|--------|
|                                  | \$50 DEDUCTIBLE   |           | \$100 DEDUCTIBLE |           | \$50 DEDUCTIBLE      |           | \$100 DEDUCTIBLE |           | COMB                 | STD    |
|                                  | PAID CLAIMS       | AVG. LOSS | PAID CLAIMS      | AVG. LOSS | PAID CLAIMS          | AVG. LOSS | PAID CLAIMS      | AVG. LOSS |                      |        |
|                                  |                   |           |                  |           |                      |           |                  |           |                      |        |
| 1977 MODELS                      |                   |           |                  |           |                      |           |                  |           |                      |        |
| ALL VANS                         | 255               | \$ 653    | 1,312            | \$ 875    | 1,881                | \$ 585    | 5,320            | \$ 693    | \$ 696               | \$ 681 |
| Ford E-150 Econoline (1/2-3/4T)  | 1                 | \$ 71     | 12               | \$ 625    | 76                   | \$ 497    | 162              | \$ 349    | \$ 406               | \$ 428 |
| Plymouth PB200 Voyager (1/4T)    | 2                 | \$ 425    | 11               | \$ 380    | 30                   | \$ 445    | 91               | \$ 531    | \$ 498               | \$ 473 |
| Chevrolet G10 Sportvan (1/2T)    | 1                 | \$ 462    | 10               | \$ 561    | 21                   | \$ 492    | 104              | \$ 722    | \$ 673               | \$ 604 |
| Ford E-250 Econoline (1/4T)      | 1                 | \$ 179    | 7                | \$ 164    | 35                   | \$ 406    | 82               | \$ 839    | \$ 675               | \$ 553 |
| Chevrolet G20 Sportvan (1/4T)    | 10                | \$ 631    | 26               | \$ 866    | 106                  | \$ 483    | 306              | \$ 599    | \$ 588               | \$ 600 |
| Dodge B-100 (1/2T)               | 35                | \$ 754    | 196              | \$ 936    | 179                  | \$ 450    | 586              | \$ 675    | \$ 689               | \$ 640 |
| Ford E-150 Club Wagon (1/2-3/4T) | 25                | \$ 563    | 140              | \$ 777    | 196                  | \$ 595    | 642              | \$ 643    | \$ 650               | \$ 642 |
| GMC G2500 Vandura (3/4T)         | 3                 | \$ 231    | 21               | \$1,126   | 45                   | \$ 485    | 100              | \$ 708    | \$ 692               | \$ 669 |
| Chevrolet G20 Chevyvan (1/4T)    | 25                | \$ 456    | 140              | \$ 939    | 170                  | \$ 657    | 518              | \$ 747    | \$ 752               | \$ 730 |
| Dodge B-200 (1/4T)               | 76                | \$ 601    | 382              | \$ 902    | 565                  | \$ 627    | 1,515            | \$ 721    | \$ 724               | \$ 709 |
| Ford E-250 Club Wagon (1/4T)     | 3                 | \$2,299   | 9                | \$1,425   | 30                   | \$ 405    | 92               | \$ 637    | \$ 675               | \$ 757 |
| Volkswagen Kombi/Camptmobile     | 10                | \$ 283    | 34               | \$ 765    | 168                  | \$ 612    | 374              | \$ 765    | \$ 713               | \$ 687 |
| Chevrolet G10 Chevyvan (1/2T)    | 47                | \$ 906    | 255              | \$ 887    | 183                  | \$ 717    | 490              | \$ 715    | \$ 770               | \$ 751 |
| Ford E-100 Club Wagon (1/2T)     | 9                 | \$ 559    | 39               | \$ 605    | 33                   | \$ 502    | 119              | \$ 915    | \$ 771               | \$ 706 |
| 1978 MODELS                      |                   |           |                  |           |                      |           |                  |           |                      |        |
| ALL VANS                         | 45                | \$ 689    | 267              | \$ 762    | 381                  | \$ 579    | 1,125            | \$ 692    | \$ 678               | \$ 663 |
| Ford E-150 Econoline (1/2-3/4T)  | 4                 | \$ 101    | 3                | \$ 127    | 27                   | \$ 162    | 50               | \$ 291    | \$ 235               | \$ 212 |
| Chevrolet G20 Sportvan (1/4T)    | 1                 | \$ 67     | 9                | \$ 913    | 27                   | \$ 570    | 78               | \$ 453    | \$ 513               | \$ 544 |
| Ford E-150 Club Wagon (1/2-3/4T) | 12                | \$ 301    | 114              | \$ 706    | 126                  | \$ 392    | 377              | \$ 591    | \$ 566               | \$ 524 |
| Dodge B-200 (1/4T)               | 6                 | \$ 330    | 11               | \$ 383    | 23                   | \$ 345    | 62               | \$1,059   | \$ 782               | \$ 671 |
| Chevrolet G10 Chevyvan (1/2T)    | 4                 | \$2,063   | 45               | \$ 970    | 32                   | \$ 802    | 122              | \$ 639    | \$ 766               | \$ 817 |
| Chevrolet G20 Chevyvan (3/4T)    | 7                 | \$1,647   | 40               | \$ 971    | 60                   | \$ 788    | 152              | \$ 788    | \$ 840               | \$ 858 |

TABLE F-2: PICKUP RESULTS  
AVERAGE LOSS PAYMENT DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES          | YOUTHFUL OPERATOR |           |                  |           | NO YOUTHFUL OPERATOR |           |                  |           | AVERAGE LOSS PAYMENT |         |
|------------------------|-------------------|-----------|------------------|-----------|----------------------|-----------|------------------|-----------|----------------------|---------|
|                        | \$50 DEDUCTIBLE   |           | \$100 DEDUCTIBLE |           | \$50 DEDUCTIBLE      |           | \$100 DEDUCTIBLE |           | COMB                 | STD     |
|                        | PAID CLAIMS       | AVG. LOSS | PAID CLAIMS      | AVG. LOSS | PAID CLAIMS          | AVG. LOSS | PAID CLAIMS      | AVG. LOSS |                      |         |
| <b>1977 MODELS</b>     |                   |           |                  |           |                      |           |                  |           |                      |         |
| <b>ALL PICKUPS</b>     | 1,159             | \$ 892    | 4,247            | \$1,018   | 6,154                | \$ 675    | 12,714           | \$ 808    | \$ 815               | \$ 797  |
| Chevrolet C20/K20 (½T) | 85                | \$ 547    | 253              | \$1,034   | 639                  | \$ 650    | 1,135            | \$ 674    | \$ 705               | \$ 713  |
| GMC C2500/K2500 (½T)   | 20                | \$1,255   | 59               | \$ 871    | 153                  | \$ 572    | 313              | \$ 730    | \$ 720               | \$ 722  |
| Ford F-100 (½T)        | 99                | \$ 814    | 416              | \$ 937    | 559                  | \$ 669    | 1,301            | \$ 808    | \$ 798               | \$ 779  |
| Chevrolet C10/K10 (½T) | 403               | \$ 909    | 1,151            | \$1,068   | 1,763                | \$ 637    | 2,990            | \$ 786    | \$ 804               | \$ 782  |
| GMC C1500/K1500 (½T)   | 66                | \$ 998    | 230              | \$1,019   | 306                  | \$ 771    | 589              | \$ 825    | \$ 858               | \$ 844  |
| Dodge D100/W100 (½T)   | 68                | \$ 787    | 227              | \$ 986    | 365                  | \$ 653    | 696              | \$ 835    | \$ 809               | \$ 792  |
| Datsun Stretch         | 41                | \$ 827    | 197              | \$1,020   | 185                  | \$ 696    | 488              | \$ 952    | \$ 909               | \$ 866  |
| Jeep/AMC J10 (½T)      | 8                 | \$ 532    | 17               | \$1,654   | 18                   | \$ 688    | 56               | \$1,334   | \$1,207              | \$1,116 |
| Chevrolet El Camino    | 35                | \$ 730    | 146              | \$ 826    | 230                  | \$ 595    | 561              | \$ 646    | \$ 664               | \$ 659  |
| Toyota Long Bed        | 29                | \$ 956    | 130              | \$ 868    | 182                  | \$ 793    | 445              | \$ 842    | \$ 839               | \$ 834  |
| Ford F-150 (½-¾T)      | 136               | \$ 939    | 591              | \$1,139   | 894                  | \$ 667    | 2,023            | \$ 866    | \$ 864               | \$ 841  |
| Jeep/AMC J20 (¾T)      | 1                 | \$1,113   | 15               | \$1,901   | 22                   | \$1,006   | 40               | \$ 769    | \$1,058              | \$1,039 |
| Dodge D200/W200 (¾T)   | 8                 | \$ 938    | 24               | \$ 900    | 79                   | \$ 850    | 169              | \$ 876    | \$ 872               | \$ 874  |
| Datsun Standard        | 47                | \$1,089   | 274              | \$1,022   | 145                  | \$ 673    | 369              | \$ 886    | \$ 905               | \$ 842  |
| Ford F-250 (¾T)        | 67                | \$1,074   | 287              | \$ 939    | 424                  | \$ 756    | 977              | \$ 862    | \$ 857               | \$ 847  |
| Ford Ranchero          | 8                 | \$ 363    | 47               | \$ 881    | 59                   | \$ 699    | 198              | \$ 726    | \$ 735               | \$ 722  |
| Toyota Standard Bed    | 35                | \$1,139   | 170              | \$ 861    | 101                  | \$ 911    | 291              | \$ 875    | \$ 893               | \$ 899  |
| <b>1978 MODELS</b>     |                   |           |                  |           |                      |           |                  |           |                      |         |
| <b>ALL PICKUPS</b>     | 413               | \$ 956    | 1,518            | \$1,171   | 1,888                | \$ 711    | 3,818            | \$ 832    | \$ 876               | \$ 847  |
| GMC C2500/K2500 (½T)   | 7                 | \$ 699    | 12               | \$ 531    | 41                   | \$ 555    | 58               | \$ 798    | \$ 680               | \$ 668  |
| Chevrolet C20/K20 (½T) | 19                | \$ 612    | 105              | \$ 904    | 145                  | \$ 559    | 270              | \$ 782    | \$ 740               | \$ 714  |
| Ford F-100 (½T)        | 49                | \$ 836    | 161              | \$1,240   | 203                  | \$ 742    | 416              | \$ 650    | \$ 798               | \$ 780  |
| Chevrolet C10/K10 (½T) | 101               | \$1,033   | 360              | \$1,212   | 418                  | \$ 633    | 747              | \$ 821    | \$ 873               | \$ 824  |
| Chevrolet El Camino    | 5                 | \$1,661   | 23               | \$ 857    | 40                   | \$ 867    | 106              | \$ 812    | \$ 855               | \$ 880  |
| Dodge D100/W100 (½T)   | 20                | \$ 953    | 73               | \$1,105   | 66                   | \$ 729    | 175              | \$ 874    | \$ 901               | \$ 862  |
| Ford F-150 (½-¾T)      | 107               | \$ 963    | 372              | \$1,235   | 524                  | \$ 690    | 1,029            | \$ 828    | \$ 874               | \$ 848  |
| Datsun Standard        | 12                | \$1,150   | 45               | \$1,009   | 18                   | \$ 480    | 48               | \$ 969    | \$ 930               | \$ 813  |
| GMC C1500/K1500 (½T)   | 12                | \$ 501    | 75               | \$1,220   | 77                   | \$1,017   | 155              | \$ 855    | \$ 966               | \$ 949  |
| Ford F-250 (¾T)        | 23                | \$ 950    | 103              | \$1,223   | 170                  | \$ 833    | 338              | \$ 915    | \$ 945               | \$ 934  |
| Toyota Long Bed        | 9                 | \$ 985    | 52               | \$1,089   | 62                   | \$ 762    | 141              | \$1,083   | \$1,006              | \$ 967  |
| Datsun Stretch         | 12                | \$ 745    | 34               | \$1,194   | 29                   | \$1,337   | 98               | \$ 809    | \$ 969               | \$1,048 |
| Toyota Standard Bed    | 17                | \$ 749    | 47               | \$1,172   | 21                   | \$ 682    | 66               | \$1,174   | \$1,057              | \$ 980  |

TABLE F-3: UTILITY VEHICLE RESULTS

AVERAGE LOSS PAYMENT DETAILS – COLLISION COVERAGES

MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES                    | YOUTHFUL OPERATOR |           |                  |           | NO YOUTHFUL OPERATOR |           |                  |           | AVERAGE LOSS PAYMENT |         |
|----------------------------------|-------------------|-----------|------------------|-----------|----------------------|-----------|------------------|-----------|----------------------|---------|
|                                  | \$50 DEDUCTIBLE   |           | \$100 DEDUCTIBLE |           | \$50 DEDUCTIBLE      |           | \$100 DEDUCTIBLE |           | COMB                 | STD     |
|                                  | PAID CLAIMS       | AVG. LOSS | PAID CLAIMS      | AVG. LOSS | PAID CLAIMS          | AVG. LOSS | PAID CLAIMS      | AVG. LOSS |                      |         |
| <b>1977 MODELS</b>               |                   |           |                  |           |                      |           |                  |           |                      |         |
| <b>ALL UTILITY VEHICLES</b>      |                   |           |                  |           |                      |           |                  |           |                      |         |
| Chevrolet C20/K20 Suburban (½T)  | 192               | \$ 922    | 997              | \$1,259   | 1,185                | \$ 707    | 3,532            | \$ 924    | \$ 937               | \$ 898  |
| Chevrolet C10/K10 Suburban (½T)  | 4                 | \$ 341    | 8                | \$ 711    | 58                   | \$ 298    | 153              | \$ 538    | \$ 479               | \$ 470  |
| GMC C1500/K1500 Jimmy (½T)       | 15                | \$1,560   | 41               | \$ 658    | 150                  | \$ 558    | 364              | \$ 663    | \$ 659               | \$ 670  |
| International Scout Traveltop    | 7                 | \$ 273    | 33               | \$ 854    | 66                   | \$ 548    | 161              | \$ 881    | \$ 779               | \$ 730  |
| Jeep/AMC Cherokee                | 5                 | \$ 191    | 25               | \$1,069   | 59                   | \$ 582    | 221              | \$ 967    | \$ 889               | \$ 809  |
| Chevrolet C10/K10 Blazer (½T)    | 6                 | \$ 721    | 34               | \$1,723   | 85                   | \$ 836    | 303              | \$ 996    | \$1,018              | \$1,035 |
| GMC C1500/K1500 Suburb. (½T)     | 58                | \$ 560    | 247              | \$1,121   | 351                  | \$ 596    | 992              | \$ 810    | \$ 802               | \$ 769  |
| Plymouth PW100/PD100 Trailduster | 5                 | \$ 466    | 9                | \$1,132   | 32                   | \$ 785    | 67               | \$ 436    | \$ 592               | \$ 664  |
| Ford Bronco                      | 2                 | \$ 840    | 12               | \$1,311   | 19                   | \$ 851    | 71               | \$ 881    | \$ 924               | \$ 933  |
| Dodge AW100/AD100 Ramcharger     | 3                 | \$2,194   | 41               | \$1,434   | 52                   | \$ 582    | 139              | \$ 880    | \$ 927               | \$ 925  |
| Jeep/AMC Wagoneer                | 11                | \$1,102   | 56               | \$ 907    | 54                   | \$ 816    | 160              | \$ 893    | \$ 889               | \$ 879  |
| Jeep/AMC CJ-7 Universal          | 3                 | \$1,141   | 19               | \$2,216   | 61                   | \$1,146   | 168              | \$ 944    | \$1,092              | \$1,215 |
| Toyota Land Cruiser              | 19                | \$1,237   | 135              | \$1,370   | 53                   | \$ 985    | 242              | \$1,320   | \$1,292              | \$1,206 |
| Jeep/AMC CJ-5 Universal          | 6                 | \$ 804    | 32               | \$1,655   | 23                   | \$1,231   | 41               | \$1,310   | \$1,371              | \$1,309 |
|                                  | 47                | \$1,225   | 300              | \$1,374   | 105                  | \$1,040   | 400              | \$1,347   | \$1,312              | \$1,238 |
| <b>1978 MODELS</b>               |                   |           |                  |           |                      |           |                  |           |                      |         |
| <b>ALL UTILITY VEHICLES</b>      |                   |           |                  |           |                      |           |                  |           |                      |         |
| Jeep/AMC Cherokee                | 67                | \$1,116   | 440              | \$1,273   | 418                  | \$ 849    | 1,192            | \$1,058   | \$1,063              | \$1,020 |
| International Scout Traveltop    | 4                 | \$ 501    | 13               | \$ 712    | 22                   | \$ 471    | 93               | \$ 964    | \$ 843               | \$ 731  |
| Chevrolet C10/K10 Blazer (½T)    | 1                 | \$ 595    | 14               | \$1,234   | 19                   | \$ 733    | 38               | \$ 677    | \$ 799               | \$ 776  |
| Chevrolet C10/K10 Suburban (½T)  | 18                | \$ 338    | 89               | \$ 961    | 102                  | \$ 645    | 262              | \$ 867    | \$ 816               | \$ 777  |
| Jeep/AMC Wagoneer                | 4                 | \$2,373   | 17               | \$ 481    | 49                   | \$ 705    | 95               | \$ 654    | \$ 693               | \$ 732  |
| Ford Bronco                      | 1                 | \$ 251    | 10               | \$1,753   | 13                   | \$1,075   | 48               | \$1,300   | \$1,308              | \$1,237 |
| Jeep/AMC CJ-7 Universal          | 12                | \$ 508    | 72               | \$1,041   | 72                   | \$1,035   | 227              | \$1,090   | \$1,052              | \$1,034 |
| Jeep/AMC CJ-5 Universal          | 8                 | \$1,934   | 65               | \$1,565   | 27                   | \$1,753   | 113              | \$1,286   | \$1,455              | \$1,524 |
|                                  | 12                | \$1,881   | 124              | \$1,572   | 44                   | \$1,449   | 136              | \$1,598   | \$1,578              | \$1,556 |

## List Of Publications

Other research reports published by the Highway Loss Data Institute are:

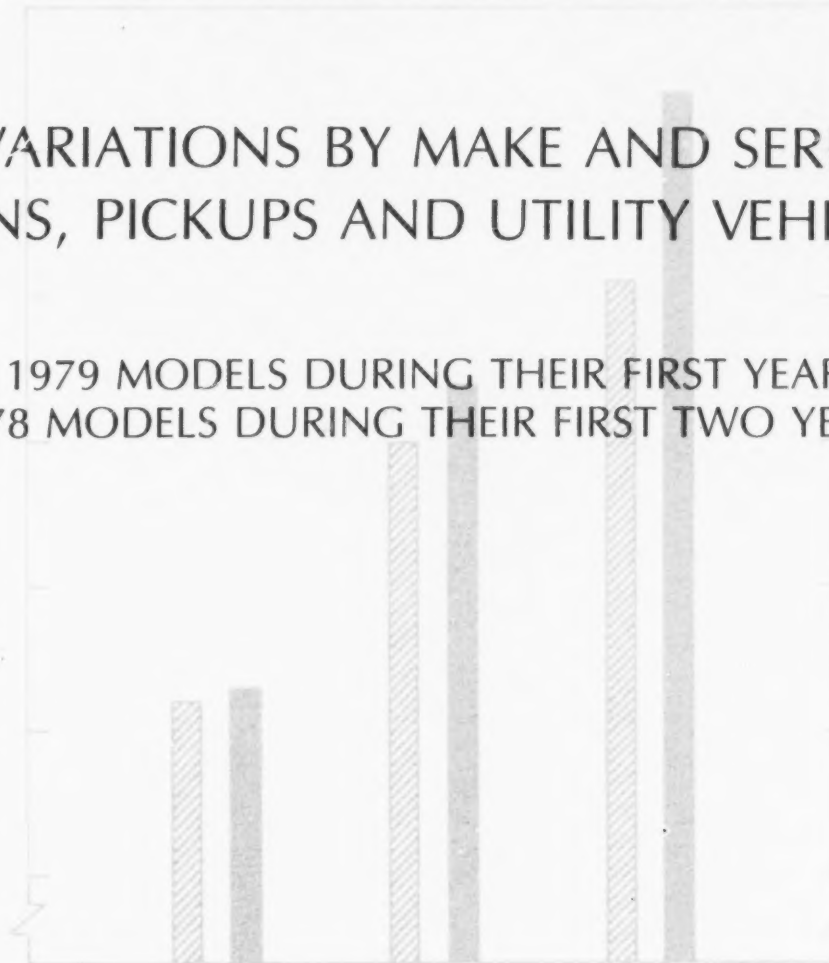
- R72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*
- R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*
- R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*
- R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years, December 1974.*
- R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*
- R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*
- R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*
- R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*
- R75-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models, July 1975.*
- R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*
- R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*
- R76-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years, December 1976.*
- R77-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models, June 1977.*
- R77-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years, December 1977.*
- R78-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models, June 1978.*
- R78-2 *Automobile Insurance Losses, Collision Coverages; Variation by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years, January 1979.*

- I 75-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models, June 1976.*
- I 75-2 *Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models, March 1977.*
- I 76-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, November 1977.*
- I 76-2 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, September 1978.*
- I 77-1 *Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models, September 1978.*
  
- A-1 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models, May 1974.*
- A-2 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models, September 1974.*
- A-3 *Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models, July 1975.*
- A-4 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models, December 1975.*
- A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models, December 1975.*
- A-6 *Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models, June 1976.*
- A-7 *Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations, 1972, 1973, 1974 and 1975 Models, June 1976.*
- A-8 *Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results from Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models, June 1977.*
- A-9 *Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models, November 1977.*

AUTOMOBILE INSURANCE LOSSES  
NON-COMMERCIAL COLLISION COVERAGES

VARIATIONS BY MAKE AND SERIES  
VANS, PICKUPS AND UTILITY VEHICLES

1979 MODELS DURING THEIR FIRST YEAR  
1978 MODELS DURING THEIR FIRST TWO YEARS



**Automobile Insurance Losses  
Non-Commercial Collision Coverages**

**VARIATIONS BY MAKE AND SERIES  
VANS, PICKUPS, AND UTILITY VEHICLES**

**1979 Models During Their First Year  
1978 Models During Their First Two Years**

Research Report HLDI V79-1  
April 1980

Highway Loss Data Institute  
Watergate Six Hundred  
Washington, D.C. 20037

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### ***Corrigendum***

Throughout the previous HLDI report, V78-1, "Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series; Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years," the names of Ford *Econoline* vans and Ford *Club Wagon* vans were inadvertently switched. Correct results are obtained by replacing each name by the other.

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The membership of the Highway Loss Data Institute Board of Directors and the Technical Resource Committee represents insurance companies that are supplying data to HLDI. Financial support for HLDI is provided by the Insurance Institute for Highway Safety, which in turn is supported by most automobile insurers either directly or through their trade associations.

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## Summary

This Highway Loss Data Institute report describes variations in both the frequency and size of collision coverage claims for damage to 1978 and 1979 model year vans, pickups, and utility vehicles.

### *Principal Findings:*

- Utility vehicles had the highest average loss payments per insured vehicle year and vans had the lowest.
- Within each vehicle type — vans, pickups, and utility vehicles — there was great variation in the average loss payments per insured vehicle year for individual makes and models. For instance, for those individual vehicle series which had at least 1,000 vehicle years of exposure:

*For 1978 model vans*, the lowest average loss payment per insured vehicle year was \$44 for the Ford E-250 Club Wagon and the GMC G2500 Rally Wagon, less than half the highest loss payment per insured vehicle year, \$115 for the GMC G1500 Vandura. *For the 1979 model vans*, the Ford E-150 Club Wagon had average loss payments per insured vehicle year of only \$36, in contrast to the \$87 amount for the GMC G2500 Vandura.

*For the 1978 pickups*, the lowest average loss payment per insured vehicle year, \$77 for the Chevrolet C20/K20 and the Ford F-100, contrasted sharply with the \$154 figure for the Subaru Brat. *For 1979 model pickups*, the difference was even more pronounced, with the Chevrolet Luv, at \$72, contrasting with the Subaru Brat at \$192.

*For 1978 utility vehicles*, the Chevrolet C20/K20 Suburban, with \$65 in average loss payment per insured vehicle year, was substantially lower than the vehicle with the highest average loss payment per insured vehicle year — the 1978 Jeep CJ-5 Universal, at \$155. *For 1979 model utility vehicles*, the Chevrolet C10/K10 Suburban had the lowest average loss payment per insured vehicle year, \$69; the Jeep CJ-5 Universal, at \$183, again had the highest average loss payment per insured vehicle year.

- For each vehicle type and model year, the highest average loss payment per claim was approximately double the lowest average.

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## Introduction

The Highway Loss Data Institute (HLDI) is a non-profit, public service organization that gathers, processes, and provides the public with insurance data concerned with human and economic losses associated with motor vehicle use, and, especially, the ways such losses vary among different kinds of vehicles.

This report describes variations in both the frequency and size of collision coverage claims for damage to individual 1978 and 1979 model year vans, pickups, and utility vehicles.\* The individual series whose results are included in this report were used as private passenger vehicles and were insured under non-commercial collision coverages.

Collision coverage is insurance which covers damage to the vehicle itself. Consequently, the results do not reflect injuries to the occupants of these or other vehicles or damage to other vehicles and property.

In recent years, vans, pickups, and utility vehicles have been increasing in popularity. From 1968 to 1977, the number of trucks and multipurpose passenger vehicles registered increased 80 percent, from almost 16 million to over 28 million; in contrast, the number of cars increased only 32 percent, from 75 million to nearly 100 million.

Results in this report are based on the experience of 1978 model year vans, pickups, and utility vehicles in the calendar period September 1977 through August 1979 and of 1979 model year vehicles in the period September 1978 through August 1979. The total exposure for 1978 vehicles was over 700,000 insured vehicle years and that for 1979 vehicles over 200,000 insured vehicle years. Results for individual vehicle series with less than 1,000 insured vehicle years of exposure are not given. It should be kept in mind that, in general, the greater the exposure associated with each result, the more confidence can be placed in the result.

The previous HLDI report on the collision coverage loss experience of vans, pickups, and utility vehicles, V78-1, was based on results for \$50 and \$100 deductible coverages only. This report is based on results for all deductibles; consequently, claim frequencies, average loss payments per claim, and average loss payments per insured vehicle year are not comparable in the two reports.

Collision coverage and loss data used in this report were supplied by nine insurers: Aetna Life and Casualty, Allstate, GEICO, Kemper, Nationwide, Prudential, State Farm, Travelers, and USAA. Descriptions of the sources and nature of the data are presented in Appendix A. The data analysis methods are discussed in Appendix B and definitions are given in Appendix C.

A complete list of the vehicle series designations by class, make, and series whose results are included here appears in Appendix D.

Detailed claim frequency and average loss payment per claim results are in Appendices E and F, respectively.

It is intended that the dissemination of this report will contribute to reducing highway damage to people and their property.

---

\*See Appendix D for vehicle series designations.

## Results And Discussion

Table 1 summarizes the collision claim frequencies (claims per 100 insured vehicle years), average loss payments per claim, and average loss payment per insured vehicle year for vans, pickups, and utility vehicles. For 1979 models, the results were based on their experience during their first year of availability and the 1978 models during their first two years. Figures 1, 2, and 3 present the same results graphically.

The results presented in this report were standardized in order to minimize differences that might be attributable to variations among different vehicles in deductible amount and operator age group. Both the frequency and average size of collision coverage losses vary with the deductible amount and the age group of the operators. Standardizing these two non-vehicle factors ensures that their effects are the same for each result. Therefore, to the extent that age distributions within each operator age group and amounts within each deductible group do not vary substantially for different vehicles, these effects cannot bias comparisons among the various results. It should be noted, however, that other non-vehicle factors could vary among different vehicles, and that any effects resulting from such factors have not necessarily been eliminated from the results presented in this report. The standardization procedure is described in detail in Appendix B. Detailed claim frequency and average loss payment per claim results, before standardization, by each combination of deductible amount and operator age group are given in Appendices E and F.

Table 1 and Figure 1 show that the frequencies of collision claims varied only slightly among the three vehicle classes and between the model years. In contrast, as shown in Figure 2, there were large differences in the average loss payments per claim among the three vehicle classes but not between the model years. For 1979 vehicles, the utility vehicles average of \$1,298 was the highest, 55% greater than the \$837 average for vans; for 1978 vehicles, the average for utility vehicles (\$1,165) was 40% greater than the average for vans (\$833). The 1979 models had higher averages than the 1978 models for all three vehicle classes but these differences were much smaller than the differences between vehicle classes.

The average loss payment per insured vehicle year, shown in Figure 3, reflect the differences in the average loss payments per claim. The 1979 model utility vehicles had the highest average loss payment per insured vehicle year (\$114) and the 1978 vans had the lowest (\$72).

**TABLE 1**  
**COLLISION COVERAGE RESULTS\***  
**1978 AND 1979 MODEL VANS, PICKUPS, AND UTILITY VEHICLES**

|                                               | VANS  |       | PICKUPS |         | UTILITY VEHICLES |         |
|-----------------------------------------------|-------|-------|---------|---------|------------------|---------|
|                                               | 1978  | 1979  | 1978    | 1979    | 1978             | 1979    |
| CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS | 8.6   | 8.7   | 8.9     | 9.0     | 8.7              | 8.8     |
| AVERAGE LOSS PAYMENT PER CLAIM                | \$833 | \$837 | \$1,014 | \$1,039 | \$1,165          | \$1,298 |
| AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR | \$72  | \$73  | \$90    | \$94    | \$101            | \$114   |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL OPERATOR | NO YOUTHFUL OPERATOR |
|------------|-------------------|----------------------|
| <\$150     | 10%               | 60%                  |
| ≥\$150     | 5%                | 25%                  |

**Figure 1**  
**Claim Frequency Results**  
**Vans, Pickups, and Utility Vehicles**  
**1978 and 1979 Models**

CLAIM FREQUENCY PER 100  
INSURED VEHICLE YEARS

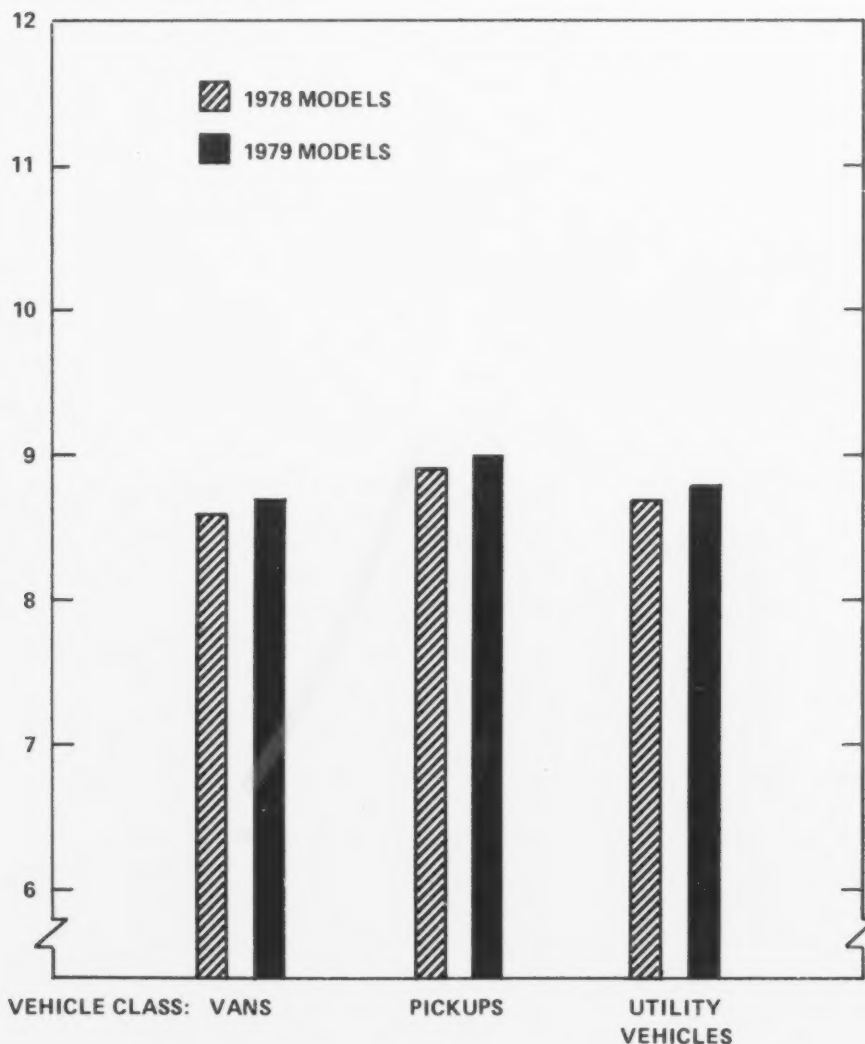


**Figure 2**  
**Average Loss Payment Results**  
**Vans, Pickups, and Utility Vehicles**  
**1978 and 1979 Models**

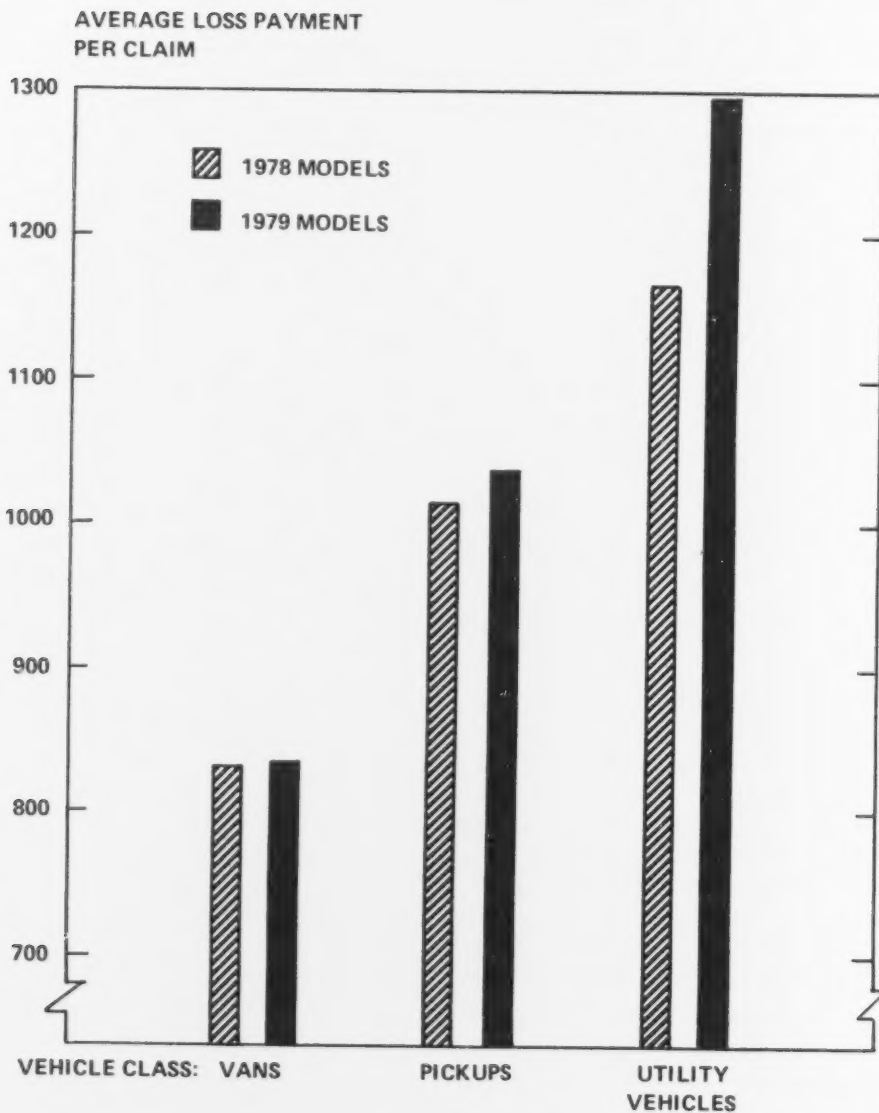
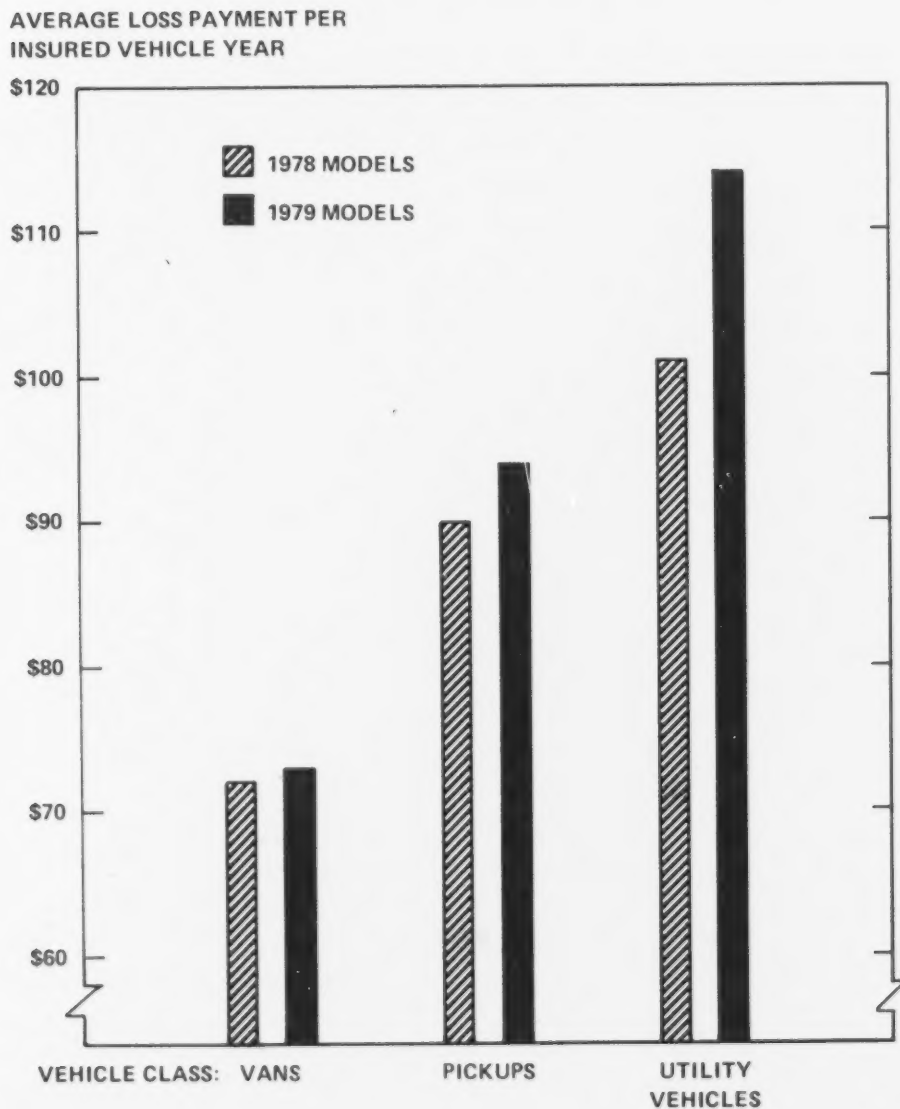


**Figure 3**  
**Average Loss Payment Per Insured Vehicle Year**  
**Vans, Pickups, and Utility Vehicles**  
**1978 and 1979 Models**



## Comparison Of Results For Vans

Table 2 presents the collision coverage results for the 1978 and 1979 model year vans. Vehicles are listed for each model year in increasing order of average loss payment per insured vehicle year. Also shown are the total exposure measured in insured vehicle years, claim frequency, and average loss payment per claim.

Among the individual vehicles summarized in Table 2, the GMC G1500 Vandura had the highest average loss payment per insured vehicle year for 1978 models and the larger GMC G2500 Vandura was highest for 1979 models.

**TABLE 2: VAN RESULTS**  
LOSS PAYMENT SUMMARY BY MAKE AND SERIES\*  
COLLISION COVERAGES

| MAKE & SERIES      |                         | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|--------------------|-------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1978 MODELS</b> |                         |                                                    |                                                              |                                            |                                                              |
| <b>ALL VANS</b>    |                         | <b>148,760</b>                                     | <b>8.6</b>                                                   | <b>\$ 833</b>                              | <b>\$ 72</b>                                                 |
| Ford               | E-250 Club Wagon (¾T)   | 2,661                                              | 8.9                                                          | \$ 495                                     | \$ 44                                                        |
| GMC                | G2500 Rally Wagon (¾T)  | 1,490                                              | 7.0                                                          | \$ 630                                     | \$ 44                                                        |
| Ford               | E-150 Club Wagon (½-¾T) | 7,382                                              | 7.5                                                          | \$ 686                                     | \$ 51                                                        |
| Chevrolet          | G10 Sportvan (¾T)       | 2,550                                              | 7.5                                                          | \$ 780                                     | \$ 59                                                        |
| Chevrolet          | G20 Sportvan (¾T)       | 9,140                                              | 6.7                                                          | \$ 915                                     | \$ 61                                                        |
| GMC                | G2500 Vandura (¾T)      | 4,869                                              | 8.1                                                          | \$ 783                                     | \$ 63                                                        |
| Ford               | E-100 Econoline (¾T)    | 3,004                                              | 9.0                                                          | \$ 740                                     | \$ 67                                                        |
| Ford               | E-150 Econoline (½-¾T)  | 38,819                                             | 8.8                                                          | \$ 764                                     | \$ 67                                                        |
| Ford               | E-250 Econoline (¾T)    | 4,752                                              | 8.6                                                          | \$ 807                                     | \$ 69                                                        |
| Chevrolet          | G10 Chevyvan (¾T)       | 13,631                                             | 8.3                                                          | \$ 866                                     | \$ 72                                                        |
| Dodge              | B200 (¾T)               | 20,343                                             | 8.9                                                          | \$ 848                                     | \$ 75                                                        |
| Chevrolet          | G20 Chevyvan (¾T)       | 21,868                                             | 8.5                                                          | \$ 890                                     | \$ 76                                                        |
| Dodge              | B100 (¾T)               | 5,013                                              | 8.7                                                          | \$ 957                                     | \$ 83                                                        |
| Volkswagen         | Kombi/Campmobile        | 9,859                                              | 9.6                                                          | \$1,014                                    | \$ 97                                                        |
| GMC                | G1500 Vandura (¾T)      | 1,481                                              | 9.9                                                          | \$1,166                                    | \$115                                                        |
| <b>1979 MODELS</b> |                         |                                                    |                                                              |                                            |                                                              |
| <b>ALL VANS</b>    |                         | <b>33,363</b>                                      | <b>8.7</b>                                                   | <b>\$ 837</b>                              | <b>\$ 73</b>                                                 |
| Ford               | E-150 Club Wagon (½-¾T) | 1,842                                              | 6.6                                                          | \$ 546                                     | \$ 36                                                        |
| Ford               | E-100 Econoline (¾T)    | 1,352                                              | 8.3                                                          | \$ 647                                     | \$ 54                                                        |
| Chevrolet          | G20 Sportvan (¾T)       | 1,806                                              | 8.0                                                          | \$ 810                                     | \$ 65                                                        |
| Ford               | E-250 Econoline (¾T)    | 1,261                                              | 9.7                                                          | \$ 706                                     | \$ 68                                                        |
| Ford               | E-150 Econoline (½-¾T)  | 7,295                                              | 8.8                                                          | \$ 817                                     | \$ 72                                                        |
| Chevrolet          | G10 Chevyvan (¾T)       | 3,499                                              | 8.9                                                          | \$ 822                                     | \$ 73                                                        |
| Chevrolet          | G20 Chevyvan (¾T)       | 5,103                                              | 9.3                                                          | \$ 829                                     | \$ 77                                                        |
| Dodge              | B100 (¾T)               | 1,864                                              | 8.9                                                          | \$ 922                                     | \$ 82                                                        |
| Dodge              | B200 (¾T)               | 4,824                                              | 8.5                                                          | \$ 972                                     | \$ 83                                                        |
| GMC                | G2500 Vandura (¾T)      | 1,002                                              | 9.2                                                          | \$ 941                                     | \$ 87                                                        |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| <\$150     | 10%                  | 60%                     |
| ≥\$150     | 5%                   | 25%                     |

## Comparison Of Results For Pickups

Table 3 presents collision coverage results for 1978 and 1979 model year pickups. In both model years the Subaru Brat had by far the highest claim frequency and the highest average loss payment per insured vehicle year.

**TABLE 3: PICKUP RESULTS**  
**LOSS PAYMENT SUMMARY BY MAKE AND SERIES\***  
**COLLISION COVERAGES**

| MAKE & SERIES          | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1978 MODELS</b>     |                                                    |                                                              |                                            |                                                              |
| <b>ALL PICKUPS</b>     | <b>473,988</b>                                     | <b>8.9</b>                                                   | <b>\$1,014</b>                             | <b>\$ 90</b>                                                 |
| Ford F-100 (%T)        | 47,035                                             | 8.3                                                          | \$ 923                                     | \$ 77                                                        |
| Chevrolet C20/K20 (%T) | 33,705                                             | 8.4                                                          | \$ 915                                     | \$ 77                                                        |
| Chevrolet C10/K10 (%T) | 103,188                                            | 8.2                                                          | \$ 997                                     | \$ 82                                                        |
| Jeep/AMC J10 (%T)      | 2,720                                              | 6.9                                                          | \$1,193                                    | \$ 82                                                        |
| Dodge D200/W200 (%T)   | 3,861                                              | 8.8                                                          | \$ 948                                     | \$ 83                                                        |
| GMC C2500/K2500 (%T)   | 8,760                                              | 8.2                                                          | \$1,052                                    | \$ 86                                                        |
| GMC C1500/K1500 (%T)   | 21,170                                             | 8.8                                                          | \$ 994                                     | \$ 87                                                        |
| Ford F-150 (%- %T)     | 113,468                                            | 8.8                                                          | \$1,006                                    | \$ 89                                                        |
| Jeep/AMC J20 (%T)      | 1,978                                              | 6.0                                                          | \$1,610                                    | \$ 97                                                        |
| Ford F-250 (%T)        | 34,823                                             | 9.4                                                          | \$1,044                                    | \$ 98                                                        |
| Datsun Stretch         | 15,516                                             | 9.5                                                          | \$1,039                                    | \$ 99                                                        |
| Dodge D100/W100 (%T)   | 24,288                                             | 9.5                                                          | \$1,076                                    | \$102                                                        |
| Chevrolet El Camino    | 14,097                                             | 9.9                                                          | \$1,039                                    | \$103                                                        |
| Toyota Long Bed        | 18,116                                             | 9.3                                                          | \$1,107                                    | \$103                                                        |
| Ford Ranchero          | 5,451                                              | 11.4                                                         | \$ 983                                     | \$112                                                        |
| Toyota Standard Bed    | 8,206                                              | 10.2                                                         | \$1,153                                    | \$118                                                        |
| Datsun Standard Bed    | 9,733                                              | 11.1                                                         | \$1,083                                    | \$120                                                        |
| Subaru Brat            | 6,402                                              | 12.9                                                         | \$1,197                                    | \$154                                                        |
| <b>1979 MODELS</b>     |                                                    |                                                              |                                            |                                                              |
| <b>ALL PICKUPS</b>     | <b>138,513</b>                                     | <b>9.0</b>                                                   | <b>\$1,039</b>                             | <b>\$ 94</b>                                                 |
| Chevrolet Luv          | 3,737                                              | 7.6                                                          | \$ 952                                     | \$ 72                                                        |
| Chevrolet C10/K10 (%T) | 33,348                                             | 8.3                                                          | \$ 959                                     | \$ 80                                                        |
| Ford F-100 (%T)        | 16,070                                             | 8.2                                                          | \$1,025                                    | \$ 84                                                        |
| GMC C2500/K2500 (%T)   | 1,866                                              | 8.9                                                          | \$ 951                                     | \$ 85                                                        |
| Toyota Long Bed        | 3,663                                              | 8.8                                                          | \$1,050                                    | \$ 92                                                        |
| Ford Courier           | 1,273                                              | 9.8                                                          | \$ 939                                     | \$ 92                                                        |
| Ford F-150 (%- %T)     | 28,951                                             | 9.4                                                          | \$1,009                                    | \$ 95                                                        |
| GMC C1500/K1500 (%T)   | 6,377                                              | 8.7                                                          | \$1,093                                    | \$ 95                                                        |
| Datsun Stretch         | 3,085                                              | 9.6                                                          | \$1,025                                    | \$ 98                                                        |
| Ford F-250 (%T)        | 10,173                                             | 9.3                                                          | \$1,063                                    | \$ 99                                                        |
| Chevrolet C20/K20 (%T) | 7,895                                              | 8.4                                                          | \$1,180                                    | \$ 99                                                        |
| Dodge D100/W100 (%T)   | 5,349                                              | 9.7                                                          | \$1,024                                    | \$ 99                                                        |
| Datsun Standard Bed    | 1,985                                              | 9.5                                                          | \$1,059                                    | \$101                                                        |
| Chevrolet El Camino    | 3,848                                              | 9.7                                                          | \$1,072                                    | \$104                                                        |
| Ford Ranchero          | 1,063                                              | 11.6                                                         | \$ 997                                     | \$116                                                        |
| Dodge D-50             | 1,932                                              | 11.8                                                         | \$ 984                                     | \$116                                                        |
| Jeep/AMC J10 (%T)      | 1,003                                              | 7.3                                                          | \$1,648                                    | \$120                                                        |
| Toyota Standard Bed    | 2,447                                              | 11.1                                                         | \$1,504                                    | \$167                                                        |
| Subaru Brat            | 1,612                                              | 14.7                                                         | \$1,305                                    | \$192                                                        |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| <\$150     | 10%                  | 60%                     |
| ≥\$150     | 5%                   | 25%                     |

## Comparison Of Results For Utility Vehicles

Table 4 presents collision coverage results for the 1978 and 1979 model year utility vehicles. The Jeep CJ-5 Universal had the highest average loss payment per insured vehicle year in both model years. The on/off road utility vehicles (e.g., the Blazer, Bronco, and Universal Jeeps) had consistently worse loss experience than the truck-based passenger vehicles (e.g., the Suburbans and the Jeep Wagoneer and Cherokee).

TABLE 4: UTILITY VEHICLE RESULTS  
LOSS PAYMENT SUMMARY BY MAKE AND SERIES\*  
COLLISION COVERAGES

| MAKE & SERIES               |                          | TOTAL<br>EXPOSURE<br>(INSURED<br>VEHICLE<br>YEARS) | CLAIM<br>FREQUENCY<br>PER 100<br>INSURED<br>VEHICLE<br>YEARS | AVERAGE<br>LOSS<br>PAYMENT<br>PER<br>CLAIM | AVERAGE<br>LOSS<br>PAYMENT PER<br>INSURED<br>VEHICLE<br>YEAR |
|-----------------------------|--------------------------|----------------------------------------------------|--------------------------------------------------------------|--------------------------------------------|--------------------------------------------------------------|
| <b>1978 MODELS</b>          |                          |                                                    |                                                              |                                            |                                                              |
| <b>ALL UTILITY VEHICLES</b> |                          | <b>125,236</b>                                     | <b>8.7</b>                                                   | <b>\$1,165</b>                             | <b>\$101</b>                                                 |
| Chevrolet                   | C20/K20 Suburban (¾T)    | 3,009                                              | 8.8                                                          | \$ 739                                     | \$ 65                                                        |
| GMC                         | C1500/K1500 Suburb. (½T) | 1,711                                              | 8.9                                                          | \$ 788                                     | \$ 70                                                        |
| Chevrolet                   | C10/K10 Suburban (¾T)    | 9,823                                              | 8.8                                                          | \$ 799                                     | \$ 70                                                        |
| Jeep/AMC                    | Cherokee                 | 11,618                                             | 7.1                                                          | \$1,065                                    | \$ 76                                                        |
| Jeep/AMC                    | Wagoneer                 | 5,871                                              | 7.3                                                          | \$1,136                                    | \$ 83                                                        |
| International               | Scout Traveltop          | 6,638                                              | 7.9                                                          | \$1,097                                    | \$ 87                                                        |
| Chevrolet                   | C10/K10 Blazer (½T)      | 27,638                                             | 8.6                                                          | \$1,058                                    | \$ 91                                                        |
| Plymouth                    | PD100/PW100 Trailduster  | 1,533                                              | 9.7                                                          | \$ 971                                     | \$ 94                                                        |
| GMC                         | C1500/K1500 Jimmy (½T)   | 5,050                                              | 9.3                                                          | \$1,053                                    | \$ 98                                                        |
| Ford                        | Bronco                   | 20,223                                             | 9.6                                                          | \$1,117                                    | \$107                                                        |
| Dodge                       | AD100/AW100 Ramcharger   | 3,748                                              | 9.9                                                          | \$1,107                                    | \$110                                                        |
| Jeep/AMC                    | CJ-7 Universal           | 12,361                                             | 8.0                                                          | \$1,593                                    | \$127                                                        |
| Toyota                      | Land Cruiser             | 2,287                                              | 7.9                                                          | \$1,836                                    | \$145                                                        |
| Jeep/AMC                    | CJ-5 Universal           | 12,905                                             | 9.7                                                          | \$1,594                                    | \$155                                                        |
| <b>1979 MODELS</b>          |                          |                                                    |                                                              |                                            |                                                              |
| <b>ALL UTILITY VEHICLES</b> |                          | <b>42,836</b>                                      | <b>8.8</b>                                                   | <b>\$1,298</b>                             | <b>\$114</b>                                                 |
| Chevrolet                   | C10/K10 Suburban (¾T)    | 2,649                                              | 7.2                                                          | \$ 959                                     | \$ 69                                                        |
| Jeep/AMC                    | Wagoneer                 | 2,594                                              | 6.9                                                          | \$1,145                                    | \$ 79                                                        |
| Jeep/AMC                    | Cherokee                 | 4,566                                              | 7.7                                                          | \$1,149                                    | \$ 88                                                        |
| Chevrolet                   | C10/K10 Blazer (½T)      | 8,278                                              | 8.5                                                          | \$1,082                                    | \$ 92                                                        |
| GMC                         | C1500/K1500 Jimmy (½T)   | 1,387                                              | 9.5                                                          | \$1,054                                    | \$100                                                        |
| International               | Scout II Traveltop       | 1,557                                              | 9.1                                                          | \$1,119                                    | \$102                                                        |
| Dodge                       | AD100/AW100 Ramcharger   | 1,369                                              | 10.0                                                         | \$1,320                                    | \$132                                                        |
| Jeep/AMC                    | CJ-7 Universal           | 5,700                                              | 8.5                                                          | \$1,651                                    | \$140                                                        |
| Ford                        | Bronco                   | 8,237                                              | 9.9                                                          | \$1,421                                    | \$141                                                        |
| Jeep/AMC                    | CJ-5 Universal           | 4,382                                              | 10.0                                                         | \$1,827                                    | \$183                                                        |

\*Results are standardized to the distribution:

| DEDUCTIBLE | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR |
|------------|----------------------|-------------------------|
| <\$150     | 10%                  | 60%                     |
| ≥\$150     | 5%                   | 25%                     |

**Appendix A**  
**Sources And Nature Of Data**

## Sources and Nature of Data

This report is based on both policy and claim related collision coverage data for 1978 model year vehicles in the calendar period September 1977 through August 1979 and for 1979 model year vehicles in the calendar period September 1978 through August 1979. "Assigned risk," fleet policies, and all data from Massachusetts were excluded. Only payments for damage to insured vehicles were included; monies recovered from the salvage of wrecked vehicles were excluded, as were monies subsequently recovered by the companies through subrogation actions. In some cases the number of claims used for the claim frequency calculations differ from the number of claims used to compute the corresponding average loss payments. For a detailed explanation of this, see Appendix D of HLDI Report R73-1. The data used were supplied by nine insurers: Aetna Life and Casualty, Allstate, GEICO, Kemper, Nationwide, Prudential, State Farm, Travelers, and USAA.

### Insurance Policy Data

Insurance policy data, as distinct from claim data, describe the characteristics of an insured vehicle, including its make and series and the nature of its collision coverage. Policy data used in this report included the following basic information:

- Vehicle Identification Number (VIN)\*
- Deductible Amount\*
- Rated Driver Characteristics\*
- Date and Nature of Relevant Changes in Coverage

### Insurance Claim Data

Insurance claim data report the characteristics of an insured vehicle for which a collision coverage claim is made, the initiation of the claim, and/or the corresponding payment. Claim data used in this report included the following basic information:

- Vehicle Identification Number (VIN)
- Crash Date
- Loss Payment Amount

The dollar amounts reported represented loss payments made to or on behalf of the policyholder for damage to the insured vehicle.

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\*See Appendix C for definitions.

**Appendix B**  
**Method Of Data Analysis**

## Method of Data Analysis

### Vehicle Description and Identification

The Vehicle Identification Numbers (VINs) of most new vehicles sold in the United States are individually unique numbers that contain, in coded form, detailed information as to each vehicle's make, series, and other distinguishing characteristics.

The very specific vehicle types for which results are presented in this report were derived from the VINs of the individual vehicles.

Only data with valid VINs were used for this report. Each VIN was decoded into a set of specific vehicle characteristics. For the purposes of this report, the vehicle characteristics of primary concern were make, series, and vehicle class (Appendix D).

### Exposure

Exposure, in insured vehicle years, was computed for each individual vehicle from the coverage data. The total number of insured vehicle years for each vehicle series was then obtained by accumulating the exposure for all of the individual vehicles of that vehicle series.

The exposure for each vehicle series was obtained for the four combinations of deductible amount and operator age group, a, b, c, d, shown below:

| DEDUCTIBLE<br>AMOUNT | YOUTHFUL<br>OPERATOR* | NO YOUTHFUL<br>OPERATOR* |
|----------------------|-----------------------|--------------------------|
| < \$150              | a                     | b                        |
| ≥ \$150              | c                     | d                        |

\*See Appendix C for definitions.

### Claim Frequency

Both pending and paid claims for an individual vehicle were first matched with its corresponding coverage data to ensure that the crash had occurred within an appropriate period of collision coverage for that vehicle. In every instance in which multiple claims were made for the same crash, they were treated as a single claim in the calculations of claim frequency. Claims that were settled without payment were excluded from the computations. All remaining claims for each vehicle series were used, together with the corresponding exposure, to compute the claim frequency: the number of claims per 100 insured vehicle years.

For each vehicle series, claim frequencies were computed for each of the four combinations of deductible and operator age group, a, b, c, d, shown above.

### Average Loss Payment

Paid claims for each vehicle series were used to compute its average loss payment per claim. They were summed and divided by the number of claims to produce the average loss payment per claim. Claims that were settled without payment were excluded from the computations. In every instance in which multiple claims and/or multiple payments were made for the same crash, they were treated as a single claim and/or a single payment in the calculation of average loss payment.

Average loss payments were also obtained for each combination of deductible amount and operator age group.

### Average Loss Payment per Insured Vehicle Year

The average loss payment per insured vehicle year for each vehicle series was obtained by multiplying the claim frequency per 100 insured vehicle years by the average loss payment, and dividing the result by one hundred.

Average loss payments per insured vehicle year were also obtained for each combination of deductible amount and operator age group.

### Standardization

It is well known that loss experience can vary substantially in relation to certain non-vehicle factors. The results in Appendices E and F show that two important such factors are the deductible amount of the coverage and the operator age group; both claim frequency and average loss payment vary with these factors. In the case of the operator age group, youthful operators generally generate higher insurance losses than older drivers. Thus, if compared vehicles have different proportions of youthful operators, this difference, if not taken into consideration, would be sufficient to bias the comparison. Results obtained from the two deductible categories, less than \$150 and greater than or equal to \$150, also vary. For example, average loss payments for the higher deductibles are greater than those for the lower deductibles. Again, if compared vehicles have different proportions of lower deductible coverages, this difference, if not taken into consideration, would also be sufficient to bias the comparison.

In order to remove any biases in the comparison of results that could arise because of differences attributable to variations among different vehicles in deductible amount and operator age group, results were first adjusted or standardized so as to equalize the effects of the two non-vehicle factors in the standardized results. In this procedure, applied to both claim frequency and average loss payments, a weighted average of the actual results for each combination of deductible amount and operator age group was computed using the standardization weights shown in the table. Since the same weights were always used, the effects due to the non-vehicle factors were present in equal amounts in the standardized results. Therefore, to the extent that the age distributions within each operator age group and the deductible distributions do not vary substantially for different vehicles, these effects can no longer bias comparisons of results within each deductible group.

The standardization procedure employed is widely used in vital health statistics.\* The basic principle of the method is the introduction of a selected population with a *standard* distribution across the combinations of deductible amount and operator age group as represented by the standardization weights in the table.

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\*For example, see Armitage, P. (1971) *Statistical Methods in Medical Research*, Wiley, New York.

## STANDARDIZATION WEIGHTS

| DEDUCTIBLE<br>AMOUNT | OPERATOR AGE GROUP   |                         |          |
|----------------------|----------------------|-------------------------|----------|
|                      | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR | COMBINED |
| < \$150              | 0.10                 | 0.60                    | 0.70     |
| ≥ \$150              | 0.05                 | 0.25                    | 0.30     |
| COMBINED             | 0.15                 | 0.85                    | 1.00     |

## Mathematical Description of Standardization Procedure

The standardization procedure can be represented mathematically as follows:

| DEDUCTIBLE<br>AMOUNT | OPERATOR AGE GROUP   |                         |          |
|----------------------|----------------------|-------------------------|----------|
|                      | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR | COMBINED |
| < \$150              | $X_{11}$             | $X_{12}$                | $X_{1.}$ |
| ≥ \$150              | $X_{21}$             | $X_{22}$                | $X_{2.}$ |
| COMBINED             | $X_{.1}$             | $X_{.2}$                | $X_{..}$ |

where,

$X_{ij}$  represents a computed result (either claim frequency or average loss payment, since identical operations are applied to each) for a particular vehicle series.

and,

$i = 1$  for deductibles < \$150 and 2 for deductibles ≥ \$150,

$j = 1$  for youthful operator group and 2 for no youthful operator group,

$X_{.j}$  represents the computed results for all deductibles combined,

$X_{i.}$  represents the computed results for both operator age groups combined,

$X_{..}$  represents the computed results for all deductibles and both age groups combined.

Now, if weights are defined as follows:

| DEDUCTIBLE<br>AMOUNT | OPERATOR AGE GROUP   |                         |                   |
|----------------------|----------------------|-------------------------|-------------------|
|                      | YOUTHFUL<br>OPERATOR | NO YOUTHFUL<br>OPERATOR | COMBINED          |
| < \$150              | $W_{11}$             | $W_{12}$                | $W_{11} + W_{12}$ |
| ≥ \$150              | $W_{21}$             | $W_{22}$                | $W_{21} + W_{22}$ |
| COMBINED             | $W_{11} + W_{21}$    | $W_{12} + W_{22}$       | 1                 |

where

$$W_{11} + W_{21} + W_{12} + W_{22} = 1$$

then the standardized result, either claim frequency or average loss payment, for the particular vehicle series is:

$$W_{11}X_{11} + W_{21}X_{21} + W_{12}X_{12} + W_{22}X_{22}$$

The standardized average loss payment per insured vehicle year is obtained by multiplying the standardized claim frequency by the standardized average loss payment and dividing by 100.

Similarly, it is possible to standardize within a deductible category or within an operator age group by using the appropriate combined weights. The standardized results for youthful operators, for example, would be:

$$(W_{11} + W_{12})X_{11} + (W_{21} + W_{22})X_{21}$$

and the standardized results for deductibles greater than or equal to \$150 would be:

$$(W_{11} + W_{21})X_{21} + (W_{12} + W_{22})X_{22}$$

These latter standardizations, using the combined weights, enable valid comparisons to be made between the results for different deductible amounts or between the results for different operator age groups without the effects of the other factor biasing the comparisons.

#### Example

For the 1978 Ford F-150 Pickup, the four claim frequencies were:

$$X_{11} = 16.6$$

$$X_{12} = 8.6$$

$$X_{21} = 12.6$$

$$X_{22} = 5.5$$

and the weights were:

$$W_{11} = 0.10$$

$$W_{12} = 0.60$$

$$W_{21} = 0.05$$

$$W_{22} = 0.25$$

The standardized claim frequency was:

$$(0.10)(16.6) + (0.60)(8.6) + (0.05)(12.6) + (0.25)(5.5) = 8.8$$

**Appendix C**  
**Definitions**

## Definitions

**Average Loss Payment per Claim** — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid; expressed as dollars per claim.

**Average Loss Payment per Insured Vehicle Year** — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per claim, divided by 100; expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

**Claim Frequency** — The number of claims for a group of vehicles, divided by the exposure for that group; expressed as claims per one hundred insured vehicle years.

**Collision Coverages** — As defined in insurance contracts, the coverage under which people insure their vehicle against loss caused by collision.

**Deductible Amount** — That portion of the collision damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups: less than \$150 (mainly \$50 and \$100 deductibles) and greater than or equal to \$150 (mainly \$200 and \$250 deductibles).

**Exposure** — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

**Loss Payment** — That portion of the collision damage cost borne by the insurer; in general, the total collision damage cost minus the deductible amount.

**Operator Age Group** — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see *Youthful Operator*).

**Rated Driver** — The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

**Vehicle Identification Number (VIN)** — A code, variously comprising both numbers and letters; normally 8 to 15 characters in length, assigned to each automobile by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span, and in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

**Vehicle Series** — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc. (See Appendix D).

**Youthful Operator** — For the purposes of this report, all males (married or single) and all unmarried females under 25 years of age.

**Appendix D**

**Vehicle Series Designations  
1978 and 1979 Models**

## Vehicle Series Designations — 1978 and 1979 Models

This report used the following definitions for 1978 and 1979 model year vans, pickups, and utility vehicles:

**Vans** — Fully enclosed vehicles with either no hood or a very short hood in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25% of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear doors. The cargo area is not separated from the passenger area — both are enclosed under the same roof. Some passenger vans are equipped with additional seats in the cargo area and usually have additional side windows also.

**Pickups** — Cargo carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis.

**Utility Vehicles** — Vehicles built on heavy duty chassis capable of off road use. They are of conventional construction with the driver located behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive.

Vehicles of 1-ton rating and above generally equipped with dual rear wheels have been excluded because they are primarily not utilized as private passenger vehicles.

TABLE D  
VEHICLE SERIES DESIGNATIONS  
1978 AND 1979 MODELS

| VEHICLE CLASS | MAKE                     | SERIES                       | VEHICLE CLASS            | MAKE                    | SERIES                    |
|---------------|--------------------------|------------------------------|--------------------------|-------------------------|---------------------------|
| VANS          | Chevrolet                | G10 Chevyvan (½T)            | PICKUPS<br>(Cont'd)      | Mazda                   | B-1800 Long†              |
|               |                          | G20 Chevyvan (¾T)            |                          |                         | B-1800 Standard†          |
|               |                          | G10 Sportvan (½T)            |                          |                         | B-2000 Long*              |
|               |                          | G20 Sportvan (¾T)            |                          |                         | B-2000 Standard*          |
|               | Dodge                    | B100 (½T)                    | UTILITY<br>VEHICLES      | Plymouth                | Arrow*                    |
|               |                          | B200 (¾T)                    |                          |                         | Brat                      |
|               | Ford                     | E-100 Club Wagon (½T)        |                          | Subaru                  | Long Bed                  |
|               |                          | E-150 Club Wagon (½-¾T)      |                          |                         | Standard Bed              |
|               |                          | E-250 Club Wagon (¾T)        |                          | Toyota                  |                           |
|               |                          | E-100 Econoline (½T)         |                          |                         |                           |
|               |                          | E-150 Econoline (½-¾T)       |                          |                         |                           |
|               |                          | E-250 Econoline (¾T)         |                          |                         |                           |
| PICKUPS       | GMC                      | G1500 Rally Wagon (½T)       | Chevrolet                | C10/K10 Blazer (½T)     |                           |
|               |                          | G2500 Rally Wagon (¾T)       |                          |                         | C10/K10 Suburban (½T)     |
|               |                          | G1500 Vandura (½T)           |                          |                         | C20/K20 Suburban (¾T)     |
|               |                          | G2500 Vandura (¾T)           |                          |                         |                           |
|               | Plymouth                 | PB100 Voyager (½T)           | Dodge                    | AD100/AW100 Ramcharger  |                           |
|               |                          | PB200 Voyager (¾T)           |                          |                         |                           |
|               | Volkswagen               | Kombi/Campmobile             |                          |                         |                           |
|               |                          |                              |                          |                         |                           |
|               | Chevrolet                | C10/K10 Chassis Cab (½T)     | Ford                     | Bronco                  |                           |
|               |                          | C10/K10 (½T)                 |                          |                         |                           |
|               |                          | C20/K20 Chassis Cab (¾T)     |                          |                         |                           |
|               |                          | C20/K20 (¾T)                 |                          |                         |                           |
| PICKUPS       | Datsun                   | El Camino                    | GMC                      | C1500/K1500 Jimmy (½T)  |                           |
|               |                          | Luv*                         |                          |                         | C1500/K1500 Suburban (½T) |
|               |                          |                              |                          |                         | C2500/K2500 Suburban (¾T) |
|               |                          |                              |                          |                         |                           |
|               | Dodge                    | D-50*                        | Internat'l.<br>Harvester | Scout†                  |                           |
|               |                          | D100/W100 (½T)               |                          |                         | Scout SS II*              |
|               | Ford                     | D200/W200 (¾T)               |                          |                         | Scout Traveltop†          |
|               |                          |                              |                          |                         | Scout II Traveltop*       |
|               | GMC                      | Courier*                     | Jeep/AMC                 | Cherokee                |                           |
|               |                          | F-100 (½T)                   |                          |                         | CJ-5 Universal            |
|               |                          | F-150 (½-¾T)                 |                          |                         | CJ-7 Universal            |
|               |                          | F-250 (¾T)                   |                          |                         | Wagoneer                  |
| PICKUPS       | Ranchero                 |                              | Plymouth                 | PD100/PW100 Trailduster |                           |
|               |                          |                              |                          |                         |                           |
|               |                          |                              |                          |                         |                           |
|               |                          |                              |                          |                         |                           |
|               | GMC                      | C1500/K1500 Chassis Cab (½T) | Toyota                   | Land Cruiser            |                           |
|               |                          | C1500/K1500 (½T)             |                          |                         | Land Cruiser S/W          |
|               |                          | C2500/K2500 Chassis Cab (¾T) |                          |                         |                           |
|               |                          | C2500/K2500 (¾T)             |                          |                         |                           |
| PICKUPS       | Internat'l.<br>Harvester | Terra*                       | *1979 Models only        | †1978 Models only       |                           |
|               |                          |                              |                          |                         |                           |
|               | Jeep/AMC                 | J10 (½T)                     |                          |                         |                           |
|               |                          | J20 (¾T)                     |                          |                         |                           |

**Appendix E**  
**Detailed Claim Frequency Results**

**TABLE E-1: VAN RESULTS**  
**CLAIM FREQUENCY DETAILS - COLLISION COVERAGES**  
**MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE**

| MAKE & SERIES                 | YOUTHFUL OPERATOR  |        |      |                    |        |      | NO YOUTHFUL OPERATOR |        |      |                    |        |      | CLAIM FREQUENCY |     |
|-------------------------------|--------------------|--------|------|--------------------|--------|------|----------------------|--------|------|--------------------|--------|------|-----------------|-----|
|                               | < \$150 DEDUCTIBLE |        |      | > \$150 DEDUCTIBLE |        |      | < \$150 DEDUCTIBLE   |        |      | > \$150 DEDUCTIBLE |        |      | COMB            | STD |
|                               | EXPOSURE           | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ | EXPOSURE             | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ |                 |     |
| <b>1978 MODELS</b>            |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |     |
| <b>ALL VANS</b>               | 10,066             | 1,440  | 14.3 | 4,119              | 416    | 10.1 | 110,516              | 9,600  | 8.7  | 24,059             | 1,338  | 5.6  | 8.6             | 8.6 |
| Ford E-250 Club Wagon (%T)    | 72                 | 11     | 15.3 | 42                 | 5      | 11.9 | 2,065                | 198    | 9.6  | 483                | 20     | 4.1  | 8.8             | 8.9 |
| GMC G2500 Rally Wagon (%T)    | 41                 | 1      | 2.4  | 17                 | 2      | 11.9 | 1,178                | 99     | 8.4  | 254                | 12     | 4.7  | 7.7             | 7.0 |
| Ford E-150 Club Wagon (%- %T) | 199                | 25     | 12.6 | 84                 | 9      | 10.7 | 5,772                | 459    | 8.0  | 1,327              | 49     | 3.7  | 7.3             | 7.5 |
| Chevrolet G10 Sportvan (%T)   | 130                | 17     | 13.1 | 56                 | 5      | 9.0  | 1,932                | 149    | 7.7  | 433                | 20     | 4.6  | 7.5             | 7.5 |
| Chevrolet G20 Sportvan (%T)   | 287                | 38     | 13.2 | 125                | 5      | 4.0  | 7,083                | 504    | 7.1  | 1,645              | 62     | 3.8  | 6.7             | 6.7 |
| GMC G2500 Vandura (%T)        | 283                | 33     | 11.7 | 119                | 16     | 13.4 | 3,669                | 294    | 8.0  | 798                | 47     | 5.9  | 8.0             | 8.1 |
| Ford E-100 Econoline (%T)     | 332                | 51     | 15.4 | 118                | 10     | 8.4  | 2,135                | 191    | 8.9  | 418                | 28     | 6.7  | 9.3             | 9.0 |
| Ford E-150 Econoline (%- %T)  | 2,926              | 430    | 14.7 | 1,119              | 106    | 9.5  | 28,968               | 2,604  | 9.0  | 5,805              | 346    | 6.0  | 9.0             | 8.8 |
| Ford E-250 Econoline (%T)     | 220                | 23     | 10.4 | 97                 | 11     | 11.3 | 3,605                | 336    | 9.3  | 830                | 48     | 5.8  | 8.8             | 8.6 |
| Chevrolet G10 Chevyvan (%T)   | 1,670              | 224    | 13.4 | 653                | 63     | 9.7  | 9,525                | 763    | 8.0  | 1,783              | 117    | 6.6  | 8.6             | 8.3 |
| Dodge B200 (%T)               | 1,267              | 201    | 15.9 | 578                | 65     | 11.2 | 14,866               | 1,307  | 8.8  | 3,632              | 218    | 6.0  | 8.8             | 8.9 |
| Chevrolet G20 Chevyvan (%T)   | 1,539              | 231    | 15.0 | 650                | 73     | 11.2 | 16,187               | 1,395  | 8.6  | 3,491              | 186    | 5.3  | 8.6             | 8.5 |
| Dodge B100 (%T)               | 584                | 85     | 14.6 | 212                | 19     | 8.9  | 3,502                | 307    | 8.8  | 715                | 42     | 5.9  | 9.0             | 8.7 |
| Volkswagen Kombi/Campmobile   | 319                | 47     | 14.7 | 161                | 20     | 12.4 | 7,485                | 755    | 10.1 | 1,894              | 113    | 6.0  | 9.5             | 9.6 |
| GMC G1500 Vandura (%T)        | 145                | 19     | 13.1 | 67                 | 7      | 10.5 | 1,080                | 107    | 9.9  | 189                | 16     | 8.5  | 10.1            | 9.9 |
| <b>1979 MODELS</b>            |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |     |
| <b>ALL VANS</b>               | 2,095              | 338    | 16.1 | 1,148              | 125    | 10.9 | 23,348               | 1,978  | 8.5  | 6,772              | 376    | 5.6  | 8.4             | 8.7 |
| Ford E-150 Club Wagon (%- %T) | 42                 | 4      | 9.4  | 26                 | 1      | 3.8  | 1,362                | 104    | 7.6  | 411                | 15     | 3.7  | 6.7             | 6.6 |
| Ford E-100 Econoline (%T)     | 108                | 15     | 13.9 | 69                 | 6      | 8.7  | 912                  | 74     | 8.1  | 263                | 17     | 6.5  | 8.3             | 8.3 |
| Chevrolet G20 Sportvan (%T)   | 56                 | 9      | 16.2 | 31                 | 1      | 3.2  | 1,337                | 116    | 8.7  | 382                | 16     | 4.2  | 7.9             | 8.0 |
| Ford E-250 Econoline (%T)     | 58                 | 14     | 24.3 | 30                 | 4      | 13.2 | 913                  | 78     | 8.5  | 260                | 16     | 6.1  | 8.9             | 9.7 |
| Ford E-150 Econoline (%- %T)  | 530                | 82     | 15.5 | 280                | 28     | 10.0 | 5,110                | 442    | 8.7  | 1,375              | 83     | 6.0  | 8.7             | 8.8 |
| Chevrolet G10 Chevyvan (%T)   | 402                | 64     | 15.9 | 202                | 23     | 11.4 | 2,247                | 194    | 8.6  | 649                | 41     | 6.3  | 9.2             | 8.9 |
| Chevrolet G20 Chevyvan (%T)   | 333                | 62     | 18.6 | 162                | 18     | 11.1 | 3,601                | 328    | 9.1  | 1,006              | 57     | 5.7  | 9.1             | 9.3 |
| Dodge B100 (%T)               | 151                | 25     | 16.6 | 89                 | 9      | 10.1 | 1,231                | 115    | 9.3  | 392                | 18     | 4.6  | 9.0             | 8.9 |
| Dodge B200 (%T)               | 238                | 32     | 13.4 | 157                | 20     | 12.8 | 3,367                | 282    | 8.4  | 1,062              | 64     | 6.0  | 8.3             | 8.5 |
| GMC G2500 Vandura (%T)        | 48                 | 11     | 23.0 | 25                 | 6      | 24.0 | 755                  | 54     | 7.2  | 174                | 10     | 5.7  | 8.1             | 9.2 |

TABLE E-2: PICKUP RESULTS  
CLAIM FREQUENCY DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES          | YOUTHFUL OPERATOR  |        |      |                    |        |      | NO YOUTHFUL OPERATOR |        |      |                    |        |      | CLAIM FREQUENCY |      |
|------------------------|--------------------|--------|------|--------------------|--------|------|----------------------|--------|------|--------------------|--------|------|-----------------|------|
|                        | < \$150 DEDUCTIBLE |        |      | > \$150 DEDUCTIBLE |        |      | < \$150 DEDUCTIBLE   |        |      | > \$150 DEDUCTIBLE |        |      | COMB            | STD  |
|                        | EXPOSURE           | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ | EXPOSURE             | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ |                 |      |
| <b>1978 MODELS</b>     |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |      |
| <b>ALL PICKUPS</b>     | 52,336             | 8,881  | 17.0 | 15,008             | 1,952  | 13.0 | 356,982              | 30,389 | 8.5  | 49,662             | 2,882  | 5.8  | 9.3             | 8.9  |
| Ford F-100 (%T)        | 5,308              | 867    | 16.3 | 1,129              | 136    | 12.0 | 36,236               | 2,813  | 7.8  | 4,363              | 234    | 5.4  | 8.6             | 8.3  |
| Chevrolet C20/K20 (%T) | 2,947              | 457    | 15.5 | 961                | 105    | 10.9 | 26,547               | 2,219  | 8.4  | 3,251              | 170    | 5.2  | 8.8             | 8.4  |
| Chevrolet C10/K10 (%T) | 12,874             | 2,018  | 15.7 | 3,195              | 389    | 12.2 | 78,040               | 6,145  | 7.9  | 9,078              | 472    | 5.2  | 8.7             | 8.2  |
| Jeep/AMC J10 (%T)      | 319                | 46     | 14.4 | 111                | 11     | 9.9  | 1,957                | 126    | 6.4  | 334                | 15     | 4.5  | 7.3             | 6.9  |
| Dodge D200/W200 (%T)   | 231                | 32     | 13.9 | 60                 | 5      | 8.3  | 3,169                | 309    | 9.7  | 401                | 19     | 4.7  | 9.5             | 8.8  |
| GMC C2500/K2500 (%T)   | 725                | 107    | 14.8 | 249                | 28     | 11.3 | 6,852                | 581    | 8.5  | 935                | 41     | 4.4  | 8.6             | 8.2  |
| GMC C1500/K1500 (%T)   | 2,666              | 457    | 17.1 | 747                | 79     | 10.6 | 15,816               | 1,310  | 8.3  | 1,941              | 120    | 6.2  | 9.3             | 8.8  |
| Ford F-150 (%- %T)     | 11,817             | 1,959  | 16.6 | 3,541              | 446    | 12.6 | 85,519               | 7,328  | 8.6  | 12,591             | 687    | 5.5  | 9.2             | 8.8  |
| Jeep/AMC J20 (%T)      | 135                | 20     | 14.8 | 44                 | 2      | 4.5  | 1,575                | 96     | 6.1  | 223                | 6      | 2.7  | 6.3             | 6.0  |
| Ford F-250 (%T)        | 2,934              | 511    | 17.4 | 1,025              | 111    | 10.8 | 27,094               | 2,525  | 9.3  | 3,768              | 227    | 6.0  | 9.7             | 9.4  |
| Datsun Stretch         | 1,852              | 318    | 17.2 | 570                | 83     | 14.6 | 11,321               | 1,013  | 8.9  | 1,773              | 118    | 6.7  | 9.9             | 9.5  |
| Dodge D100/W100 (%T)   | 2,817              | 514    | 18.2 | 772                | 115    | 14.9 | 18,147               | 1,671  | 9.2  | 2,552              | 144    | 5.6  | 10.1            | 9.5  |
| Chevrolet El Camino    | 966                | 177    | 18.3 | 424                | 81     | 19.1 | 10,357               | 934    | 9.0  | 2,350              | 159    | 6.8  | 9.6             | 9.9  |
| Toyota Long Bed        | 1,890              | 315    | 16.7 | 577                | 82     | 14.2 | 13,456               | 1,178  | 8.8  | 2,194              | 140    | 6.4  | 9.5             | 9.3  |
| Ford Ranchero          | 415                | 80     | 19.3 | 152                | 20     | 13.2 | 3,982                | 411    | 10.3 | 902                | 94     | 10.4 | 11.1            | 11.4 |
| Toyota Standard Bed    | 1,479              | 315    | 21.3 | 432                | 65     | 15.1 | 5,426                | 534    | 9.8  | 869                | 51     | 5.9  | 11.8            | 10.2 |
| Datsun Standard Bed    | 1,779              | 395    | 22.2 | 480                | 83     | 17.3 | 6,477                | 657    | 10.1 | 996                | 77     | 7.7  | 12.5            | 11.1 |
| Subaru Brat            | 1,036              | 271    | 26.2 | 498                | 97     | 19.5 | 3,908                | 451    | 11.5 | 960                | 92     | 9.6  | 14.2            | 12.9 |
| <b>1979 MODELS</b>     |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |      |
| <b>ALL PICKUPS</b>     | 15,744             | 2,792  | 17.7 | 6,154              | 812    | 13.2 | 97,579               | 8,389  | 8.6  | 19,035             | 1,070  | 5.6  | 9.4             | 9.0  |
| Chevrolet Luv          | 549                | 86     | 15.7 | 195                | 26     | 13.3 | 2,502                | 173    | 6.9  | 490                | 24     | 4.9  | 8.3             | 7.6  |
| Chevrolet C10/K10 (%T) | 3,972              | 677    | 17.0 | 1,499              | 186    | 12.4 | 23,526               | 1,848  | 7.9  | 4,350              | 216    | 5.0  | 8.8             | 8.3  |
| Ford F-100 (%T)        | 1,836              | 299    | 16.3 | 613                | 82     | 13.4 | 11,359               | 868    | 7.6  | 2,263              | 121    | 5.3  | 8.5             | 8.2  |
| GMC C2500/K2500 (%T)   | 172                | 27     | 15.7 | 58                 | 8      | 13.7 | 1,385                | 114    | 8.2  | 251                | 17     | 6.8  | 8.9             | 8.9  |
| Toyota Long Bed        | 348                | 60     | 17.2 | 162                | 19     | 11.7 | 2,529                | 207    | 8.2  | 623                | 40     | 6.4  | 8.9             | 8.8  |
| Ford Courier           | 131                | 28     | 21.3 | 48                 | 7      | 14.7 | 910                  | 78     | 8.6  | 184                | 13     | 7.1  | 9.9             | 9.8  |
| Ford F-150 (%- %T)     | 3,458              | 631    | 18.3 | 1,334              | 181    | 13.6 | 20,402               | 1,857  | 9.1  | 3,758              | 213    | 5.7  | 10.0            | 9.4  |
| GMC C1500/K1500 (%T)   | 741                | 131    | 17.7 | 293                | 32     | 10.9 | 4,461                | 371    | 8.3  | 882                | 50     | 5.7  | 9.2             | 8.7  |
| Datsun Stretch         | 334                | 62     | 18.8 | 130                | 18     | 13.8 | 2,134                | 189    | 8.9  | 487                | 34     | 7.0  | 9.8             | 9.6  |
| Ford F-250 (%T)        | 936                | 158    | 16.9 | 434                | 53     | 12.2 | 7,460                | 707    | 9.5  | 1,343              | 73     | 5.4  | 9.7             | 9.3  |
| Chevrolet C20/K20 (%T) | 702                | 118    | 16.8 | 292                | 37     | 12.7 | 5,946                | 484    | 8.1  | 955                | 49     | 5.1  | 8.7             | 8.4  |
| Dodge D100/W100 (%T)   | 617                | 112    | 18.1 | 214                | 28     | 13.1 | 3,795                | 371    | 9.8  | 721                | 39     | 5.4  | 10.3            | 9.7  |
| Datsun Standard Bed    | 311                | 49     | 15.8 | 108                | 16     | 14.8 | 1,295                | 122    | 9.4  | 271                | 17     | 6.3  | 10.3            | 9.5  |
| Chevrolet El Camino    | 265                | 47     | 17.7 | 148                | 28     | 18.9 | 2,629                | 235    | 8.9  | 805                | 52     | 6.5  | 9.4             | 9.7  |
| Ford Ranchero          | 69                 | 17     | 24.6 | 46                 | 4      | 8.7  | 742                  | 85     | 11.5 | 206                | 15     | 7.3  | 11.4            | 11.6 |
| Dodge D-50             | 230                | 54     | 23.5 | 76                 | 14     | 18.3 | 1,351                | 158    | 11.7 | 274                | 17     | 6.2  | 12.6            | 11.8 |
| Jeep/AMC J10 (%T)      | 121                | 15     | 12.3 | 63                 | 9      | 14.5 | 666                  | 38     | 5.7  | 152                | 12     | 7.9  | 7.4             | 7.3  |
| Toyota Standard Bed    | 450                | 103    | 22.9 | 193                | 26     | 13.5 | 1,481                | 158    | 10.7 | 323                | 22     | 6.8  | 12.6            | 11.1 |
| Subaru Brat            | 263                | 73     | 27.8 | 133                | 24     | 18.1 | 969                  | 144    | 14.9 | 247                | 21     | 8.5  | 16.3            | 14.7 |

**TABLE E-3: UTILITY VEHICLE RESULTS**  
**CLAIM FREQUENCY DETAILS - COLLISION COVERAGES**  
**MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE**

| MAKE & SERIES                    | YOUTHFUL OPERATOR  |        |      |                    |        |      | NO YOUTHFUL OPERATOR |        |      |                    |        |      | CLAIM FREQUENCY |      |
|----------------------------------|--------------------|--------|------|--------------------|--------|------|----------------------|--------|------|--------------------|--------|------|-----------------|------|
|                                  | < \$150 DEDUCTIBLE |        |      | > \$150 DEDUCTIBLE |        |      | < \$150 DEDUCTIBLE   |        |      | > \$150 DEDUCTIBLE |        |      | COMB            | STD  |
|                                  | EXPOSURE           | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ | EXPOSURE             | CLAIMS | FREQ | EXPOSURE           | CLAIMS | FREQ |                 |      |
| <b>1978 MODELS</b>               |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |      |
| <b>ALL UTILITY VEHICLES</b>      | 11,156             | 1,820  | 16.3 | 5,190              | 650    | 12.5 | 27,456               | 7,351  | 8.4  | 21,435             | 1,236  | 5.8  | 8.8             | 8.7  |
| Chevrolet C20/K20 Suburban (%T)  | 76                 | 7      | 9.2  | 29                 | 4      | 13.6 | 2,332                | 226    | 9.7  | 572                | 31     | 5.4  | 8.9             | 8.8  |
| GMC C1500/K1500 Suburb. (%T)     | 54                 | 4      | 7.4  | 18                 | 1      | 5.6  | 1,342                | 148    | 11.0 | 297                | 15     | 5.0  | 9.8             | 8.9  |
| Chevrolet C10/K10 Suburban (%T)  | 290                | 48     | 16.6 | 168                | 12     | 7.2  | 7,277                | 666    | 9.2  | 2,088              | 107    | 5.1  | 8.5             | 8.8  |
| Jeep/AMC Cherokee                | 540                | 68     | 12.6 | 288                | 25     | 8.7  | 8,564                | 585    | 6.8  | 2,226              | 122    | 5.5  | 6.9             | 7.1  |
| Jeep/AMC Wagoneer                | 178                | 28     | 15.8 | 88                 | 7      | 8.0  | 4,392                | 296    | 6.7  | 1,213              | 62     | 5.1  | 6.7             | 7.3  |
| International Scout Traveltop    | 400                | 55     | 13.7 | 201                | 24     | 11.9 | 4,831                | 373    | 7.7  | 1,206              | 62     | 5.1  | 7.7             | 7.9  |
| Chevrolet C10/K10 Blazer (%T)    | 2,154              | 352    | 16.3 | 1,194              | 137    | 11.5 | 19,345               | 1,610  | 8.3  | 4,945              | 272    | 5.5  | 8.6             | 8.6  |
| Plymouth PD100/PW100 Trailduster | 147                | 25     | 17.0 | 51                 | 8      | 15.7 | 1,075                | 103    | 9.6  | 260                | 15     | 5.8  | 9.8             | 9.7  |
| GMC C1500/K1500 Jimmy (%T)       | 377                | 55     | 14.6 | 204                | 23     | 11.3 | 3,610                | 344    | 9.5  | 859                | 55     | 6.4  | 9.4             | 9.3  |
| Ford Bronco                      | 1,822              | 346    | 19.0 | 837                | 106    | 12.7 | 14,398               | 1,323  | 9.2  | 3,166              | 195    | 6.2  | 9.7             | 9.6  |
| Dodge AD100/AW100 Ramcharger     | 328                | 55     | 16.8 | 150                | 23     | 15.3 | 2,677                | 256    | 9.6  | 593                | 41     | 6.9  | 10.0            | 9.9  |
| Jeep/AMC CJ-7 Universal          | 1,724              | 261    | 15.1 | 756                | 102    | 13.5 | 8,017                | 576    | 7.2  | 1,865              | 113    | 6.1  | 8.5             | 8.0  |
| Toyota Land Cruiser              | 313                | 43     | 13.7 | 163                | 19     | 11.7 | 1,416                | 103    | 7.3  | 396                | 24     | 6.1  | 8.3             | 7.9  |
| Jeep/AMC CJ-5 Universal          | 2,723              | 466    | 17.1 | 1,031              | 158    | 15.3 | 7,569                | 696    | 9.2  | 1,582              | 108    | 6.8  | 11.1            | 9.7  |
| <b>1979 MODELS</b>               |                    |        |      |                    |        |      |                      |        |      |                    |        |      |                 |      |
| <b>ALL UTILITY VEHICLES</b>      | 3,857              | 617    | 16.0 | 2,300              | 309    | 13.4 | 27,950               | 2,354  | 8.4  | 8,728              | 514    | 5.9  | 8.9             | 8.8  |
| Chevrolet C10/K10 Suburban (%T)  | 66                 | 7      | 10.7 | 47                 | 1      | 2.1  | 1,869                | 162    | 8.7  | 668                | 23     | 3.4  | 7.3             | 7.2  |
| Jeep/AMC Wagoneer                | 74                 | 13     | 17.5 | 55                 | 5      | 9.2  | 1,780                | 108    | 6.1  | 684                | 28     | 4.1  | 5.9             | 6.9  |
| Jeep/AMC Cherokee                | 207                | 27     | 13.0 | 128                | 17     | 13.3 | 3,161                | 230    | 7.3  | 1,070              | 59     | 5.5  | 7.3             | 7.7  |
| Chevrolet C10/K10 Blazer (%T)    | 662                | 94     | 14.2 | 431                | 57     | 13.2 | 5,423                | 455    | 8.4  | 1,763              | 100    | 5.7  | 8.5             | 8.5  |
| GMC C1500/K1500 Jimmy (%T)       | 94                 | 19     | 20.3 | 64                 | 12     | 18.6 | 935                  | 74     | 7.9  | 295                | 21     | 7.1  | 9.1             | 9.5  |
| International Scout II Traveltop | 87                 | 16     | 18.3 | 52                 | 6      | 11.5 | 1,105                | 92     | 8.3  | 312                | 22     | 7.0  | 8.7             | 9.1  |
| Dodge AD100/AW100 Ramcharger     | 113                | 13     | 11.5 | 64                 | 16     | 24.9 | 933                  | 94     | 10.1 | 259                | 16     | 6.2  | 10.2            | 10.0 |
| Jeep/AMC CJ-7 Universal          | 783                | 120    | 15.3 | 439                | 47     | 10.7 | 3,373                | 265    | 7.9  | 1,105              | 76     | 6.9  | 8.9             | 8.5  |
| Ford Bronco                      | 760                | 128    | 16.9 | 477                | 81     | 17.0 | 5,496                | 531    | 9.7  | 1,505              | 94     | 6.2  | 10.1            | 9.9  |
| Jeep/AMC CJ-5 Universal          | 920                | 168    | 18.3 | 476                | 62     | 13.0 | 2,411                | 221    | 9.2  | 574                | 46     | 8.0  | 11.3            | 10.0 |

**Appendix F**  
**Detailed Average Loss Payment Results**

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**TABLE F-1: VAN RESULTS**  
**AVERAGE LOSS PAYMENT DETAILS - COLLISION COVERAGES**  
**MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE**

| MAKE & SERIES |                          | YOUTHFUL OPERATOR  |           |                    |           | NO YOUTHFUL OPERATOR |           |                    |           | AVERAGE LOSS PAYMENT |         |
|---------------|--------------------------|--------------------|-----------|--------------------|-----------|----------------------|-----------|--------------------|-----------|----------------------|---------|
|               |                          | < \$150 DEDUCTIBLE |           | > \$150 DEDUCTIBLE |           | < \$150 DEDUCTIBLE   |           | > \$150 DEDUCTIBLE |           |                      |         |
|               |                          | PAID CLAIMS        | AVG. LOSS | PAID CLAIMS        | AVG. LOSS | PAID CLAIMS          | AVG. LOSS | PAID CLAIMS        | AVG. LOSS | COMB                 | STD     |
| 1978 MODELS   |                          |                    |           |                    |           |                      |           |                    |           |                      |         |
| ALL VANS      |                          | 1,391              | \$ 928    | 396                | \$1,332   | 9,201                | \$ 714    | 1,263              | \$ 979    | \$ 786               | \$ 833  |
| Ford          | E-250 Club Wagon (%T)    | 11                 | \$ 604    | 5                  | \$ 692    | 182                  | \$ 481    | 20                 | \$ 445    | \$ 489               | \$ 495  |
| GMC           | G2500 Rally Wagon (%T)   | 1                  | \$ 699    | 2                  | \$3,213   | 93                   | \$ 370    | 12                 | \$ 711    | \$ 464               | \$ 630  |
| Ford          | E-150 Club Wagon (%- %T) | 23                 | \$ 743    | 9                  | \$ 525    | 441                  | \$ 585    | 41                 | \$ 938    | \$ 619               | \$ 686  |
| Chevrolet     | G10 Sportvan (%T)        | 16                 | \$ 637    | 5                  | \$1,363   | 144                  | \$ 642    | 19                 | \$1,051   | \$ 703               | \$ 780  |
| Chevrolet     | G20 Sportvan (%T)        | 37                 | \$1,930   | 5                  | \$1,927   | 488                  | \$ 628    | 59                 | \$ 995    | \$ 757               | \$ 915  |
| GMC           | G2500 Vandura (%T)       | 31                 | \$ 621    | 16                 | \$2,227   | 281                  | \$ 714    | 45                 | \$ 726    | \$ 772               | \$ 783  |
| Ford          | E-100 Econoline (%T)     | 51                 | \$ 935    | 10                 | \$ 778    | 183                  | \$ 745    | 27                 | \$ 643    | \$ 772               | \$ 740  |
| Ford          | E-150 Econoline (%- %T)  | 416                | \$ 844    | 99                 | \$1,225   | 2,522                | \$ 639    | 324                | \$ 941    | \$ 711               | \$ 764  |
| Ford          | E-250 Econoline (%T)     | 22                 | \$ 746    | 10                 | \$ 987    | 321                  | \$ 731    | 48                 | \$ 978    | \$ 768               | \$ 807  |
| Chevrolet     | G10 Chevyvan (%T)        | 210                | \$1,013   | 58                 | \$1,457   | 725                  | \$ 845    | 109                | \$ 740    | \$ 899               | \$ 866  |
| Dodge         | B200 (%T)                | 192                | \$ 843    | 64                 | \$1,119   | 1,244                | \$ 756    | 206                | \$1,018   | \$ 811               | \$ 848  |
| Chevrolet     | G20 Chevyvan (%T)        | 229                | \$1,205   | 70                 | \$1,616   | 1,327                | \$ 721    | 173                | \$1,024   | \$ 847               | \$ 890  |
| Dodge         | B100 (%T)                | 83                 | \$ 629    | 18                 | \$1,301   | 285                  | \$ 797    | 41                 | \$1,404   | \$ 844               | \$ 957  |
| Volkswagen    | Kombi/Campmobile         | 46                 | \$ 845    | 18                 | \$1,176   | 729                  | \$ 947    | 109                | \$1,209   | \$ 978               | \$1,014 |
| GMC           | G1500 Vandura (%T)       | 19                 | \$ 433    | 7                  | \$1,132   | 106                  | \$1,029   | 16                 | \$1,794   | \$1,040              | \$1,166 |
| 1979 MODELS   |                          |                    |           |                    |           |                      |           |                    |           |                      |         |
| ALL VANS      |                          | 315                | \$1,136   | 116                | \$1,318   | 1,818                | \$ 740    | 354                | \$ 853    | \$ 829               | \$ 837  |
| Ford          | E-150 Club Wagon (%- %T) | 4                  | \$ 572    | 1                  | \$ 280    | 98                   | \$ 555    | 15                 | \$ 569    | \$ 555               | \$ 546  |
| Ford          | E-100 Econoline (%T)     | 14                 | \$1,132   | 5                  | \$ 832    | 68                   | \$ 656    | 14                 | \$ 393    | \$ 694               | \$ 647  |
| Chevrolet     | G20 Sportvan (%T)        | 9                  | \$ 660    | 1                  | \$ 27     | 106                  | \$ 700    | 13                 | \$1,287   | \$ 751               | \$ 810  |
| Ford          | E-250 Econoline (%T)     | 14                 | \$1,048   | 4                  | \$1,854   | 72                   | \$ 614    | 15                 | \$ 559    | \$ 712               | \$ 706  |
| Ford          | E-150 Econoline (%- %T)  | 76                 | \$1,034   | 25                 | \$1,208   | 412                  | \$ 681    | 76                 | \$ 980    | \$ 788               | \$ 817  |
| Chevrolet     | G10 Chevyvan (%T)        | 62                 | \$ 941    | 22                 | \$1,292   | 176                  | \$ 744    | 41                 | \$ 866    | \$ 841               | \$ 822  |
| Chevrolet     | G20 Chevyvan (%T)        | 56                 | \$1,200   | 17                 | \$1,208   | 308                  | \$ 764    | 55                 | \$ 762    | \$ 837               | \$ 829  |
| Dodge         | B100 (%T)                | 23                 | \$1,511   | 8                  | \$ 633    | 104                  | \$ 825    | 18                 | \$ 978    | \$ 936               | \$ 922  |
| Dodge         | B200 (%T)                | 29                 | \$1,527   | 19                 | \$1,430   | 250                  | \$ 796    | 59                 | \$1,081   | \$ 936               | \$ 972  |
| GMC           | G2500 Vandura (%T)       | 9                  | \$2,363   | 6                  | \$2,903   | 50                   | \$ 721    | 9                  | \$ 508    | \$1,072              | \$ 941  |

TABLE F-2: PICKUP RESULTS  
AVERAGE LOSS PAYMENT DETAILS - COLLISION COVERAGES  
MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE

| MAKE & SERIES |                  | YOUTHFUL OPERATOR  |           |                    |           | NO YOUTHFUL OPERATOR |           |                    |           | AVERAGE LOSS<br>PAYMENT |         |
|---------------|------------------|--------------------|-----------|--------------------|-----------|----------------------|-----------|--------------------|-----------|-------------------------|---------|
|               |                  | < \$150 DEDUCTIBLE |           | > \$150 DEDUCTIBLE |           | < \$150 DEDUCTIBLE   |           | > \$150 DEDUCTIBLE |           |                         |         |
|               |                  | PAID CLAIMS        | AVG. LOSS | PAID CLAIMS        | AVG. LOSS | PAID CLAIMS          | AVG. LOSS | PAID CLAIMS        | AVG. LOSS | COMB                    | STD     |
| 1978 MODELS   |                  |                    |           |                    |           |                      |           |                    |           |                         |         |
| ALL PICKUPS   |                  | 8,614              | \$1,157   | 1,875              | \$1,473   | 29,512               | \$ 875    | 2,786              | \$1,200   | \$ 979                  | \$1,014 |
| Ford          | F-100 (½T)       | 847                | \$ 980    | 130                | \$1,216   | 2,735                | \$ 822    | 228                | \$1,085   | \$ 884                  | \$ 923  |
| Chevrolet     | C20/K20 (½T)     | 444                | \$ 962    | 100                | \$1,464   | 2,150                | \$ 752    | 161                | \$1,179   | \$ 837                  | \$ 915  |
| Chevrolet     | C10/K10 (½T)     | 1,961              | \$1,199   | 376                | \$1,511   | 6,001                | \$ 860    | 456                | \$1,143   | \$ 978                  | \$ 997  |
| Jeep/AMC      | J10 (½T)         | 46                 | \$1,302   | 10                 | \$1,520   | 123                  | \$1,131   | 14                 | \$1,232   | \$1,199                 | \$1,193 |
| Dodge         | D200/W200 (½T)   | 32                 | \$1,512   | 5                  | \$1,637   | 301                  | \$ 847    | 19                 | \$ 828    | \$ 917                  | \$ 948  |
| GMC           | C2500/K2500 (½T) | 100                | \$1,036   | 27                 | \$1,286   | 562                  | \$ 779    | 35                 | \$1,667   | \$ 876                  | \$1,052 |
| GMC           | C1500/K1500 (½T) | 437                | \$1,059   | 79                 | \$1,359   | 1,260                | \$ 878    | 116                | \$1,172   | \$ 958                  | \$ 994  |
| Ford          | F-150 (¾-½T)     | 1,902              | \$1,236   | 431                | \$1,600   | 7,130                | \$ 848    | 664                | \$1,173   | \$ 974                  | \$1,006 |
| Jeep/AMC      | J20 (½T)         | 18                 | \$1,561   | 2                  | \$3,394   | 93                   | \$1,173   | 6                  | \$2,321   | \$1,327                 | \$1,610 |
| Ford          | F-250 (½T)       | 499                | \$1,172   | 104                | \$1,365   | 2,454                | \$ 892    | 220                | \$1,295   | \$ 976                  | \$1,044 |
| Datsun        | Stretch          | 307                | \$1,148   | 80                 | \$1,321   | 971                  | \$ 933    | 117                | \$1,195   | \$1,019                 | \$1,039 |
| Dodge         | D100/W100 (½T)   | 502                | \$1,252   | 110                | \$1,387   | 1,621                | \$ 988    | 141                | \$1,155   | \$1,072                 | \$1,076 |
| Chevrolet     | El Camino        | 168                | \$1,072   | 78                 | \$1,381   | 897                  | \$ 940    | 155                | \$1,196   | \$1,014                 | \$1,039 |
| Toyota        | Long Bed         | 304                | \$1,120   | 80                 | \$1,256   | 1,137                | \$ 985    | 134                | \$1,363   | \$1,053                 | \$1,107 |
| Ford          | Ranchero         | 77                 | \$ 885    | 20                 | \$1,588   | 400                  | \$ 856    | 94                 | \$1,207   | \$ 941                  | \$ 983  |
| Toyota        | Standard Bed     | 307                | \$1,216   | 62                 | \$1,368   | 519                  | \$1,100   | 50                 | \$1,213   | \$1,162                 | \$1,153 |
| Datsun        | Standard Bed     | 384                | \$1,064   | 75                 | \$1,522   | 631                  | \$ 900    | 73                 | \$1,442   | \$1,028                 | \$1,083 |
| Subaru        | Brat             | 260                | \$1,343   | 93                 | \$1,795   | 439                  | \$1,106   | 89                 | \$1,238   | \$1,262                 | \$1,197 |
| 1979 MODELS   |                  |                    |           |                    |           |                      |           |                    |           |                         |         |
| ALL PICKUPS   |                  | 2,625              | \$1,240   | 761                | \$1,487   | 7,873                | \$ 916    | 992                | \$1,166   | \$1,041                 | \$1,039 |
| Chevrolet     | Luv              | 79                 | \$ 875    | 23                 | \$ 615    | 152                  | \$1,072   | 23                 | \$ 761    | \$ 952                  | \$ 952  |
| Chevrolet     | C10/K10 (½T)     | 645                | \$1,181   | 176                | \$1,358   | 1,758                | \$ 860    | 205                | \$1,027   | \$ 978                  | \$ 959  |
| Ford          | F-100 (½T)       | 281                | \$1,139   | 77                 | \$1,222   | 842                  | \$ 858    | 113                | \$1,341   | \$ 981                  | \$1,025 |
| GMC           | C2500/K2500 (½T) | 25                 | \$1,355   | 7                  | \$ 513    | 104                  | \$ 963    | 14                 | \$ 847    | \$ 996                  | \$ 951  |
| Toyota        | Long Bed         | 57                 | \$ 872    | 17                 | \$1,874   | 197                  | \$ 932    | 39                 | \$1,238   | \$1,011                 | \$1,050 |
| Ford          | Courier          | 24                 | \$ 992    | 7                  | \$1,857   | 72                   | \$ 850    | 11                 | \$ 948    | \$ 951                  | \$ 939  |
| Ford          | F-150 (¾-½T)     | 595                | \$1,353   | 170                | \$1,408   | 1,750                | \$ 908    | 200                | \$1,033   | \$1,046                 | \$1,009 |
| GMC           | C1500/K1500 (½T) | 125                | \$1,031   | 31                 | \$1,485   | 344                  | \$ 881    | 47                 | \$1,548   | \$1,007                 | \$1,093 |
| Datsun        | Stretch          | 57                 | \$1,329   | 17                 | \$1,703   | 167                  | \$ 852    | 29                 | \$1,184   | \$1,042                 | \$1,025 |
| Ford          | F-250 (½T)       | 144                | \$1,324   | 53                 | \$2,082   | 667                  | \$ 902    | 64                 | \$1,140   | \$1,051                 | \$1,063 |
| Chevrolet     | C20/K20 (½T)     | 113                | \$1,461   | 36                 | \$1,792   | 450                  | \$ 866    | 44                 | \$1,697   | \$1,079                 | \$1,180 |
| Dodge         | D100/W100 (½T)   | 106                | \$1,635   | 27                 | \$1,471   | 351                  | \$ 876    | 34                 | \$1,044   | \$1,073                 | \$1,024 |
| Datsun        | Standard Bed     | 47                 | \$ 833    | 15                 | \$1,412   | 106                  | \$ 912    | 17                 | \$1,432   | \$ 980                  | \$1,059 |
| Chevrolet     | El Camino        | 41                 | \$1,092   | 26                 | \$1,706   | 220                  | \$1,086   | 47                 | \$ 904    | \$1,109                 | \$1,072 |
| Ford          | Ranchero         | 16                 | \$ 737    | 4                  | \$2,844   | 81                   | \$1,052   | 13                 | \$ 600    | \$1,019                 | \$ 997  |
| Dodge         | D-50             | 52                 | \$1,225   | 10                 | \$ 982    | 136                  | \$ 863    | 16                 | \$1,179   | \$ 980                  | \$ 984  |
| Jeep/AMC      | J10 (½T)         | 15                 | \$2,198   | 9                  | \$2,839   | 34                   | \$1,428   | 12                 | \$1,718   | \$1,824                 | \$1,648 |
| Toyota        | Standard Bed     | 94                 | \$1,467   | 21                 | \$1,549   | 146                  | \$1,265   | 21                 | \$2,085   | \$1,414                 | \$1,504 |
| Subaru        | Brat             | 65                 | \$1,085   | 23                 | \$1,893   | 134                  | \$1,209   | 19                 | \$1,504   | \$1,264                 | \$1,305 |

**TABLE F-3: UTILITY VEHICLE RESULTS**  
**AVERAGE LOSS PAYMENT DETAILS - COLLISION COVERAGES**  
**MAKE AND SERIES BY OPERATOR AGE GROUP AND DEDUCTIBLE**

| MAKE & SERIES                    | YOUTHFUL OPERATOR  |                |                    |                | NO YOUTHFUL OPERATOR |                |                    |                | AVERAGE LOSS PAYMENT |                |
|----------------------------------|--------------------|----------------|--------------------|----------------|----------------------|----------------|--------------------|----------------|----------------------|----------------|
|                                  | < \$150 DEDUCTIBLE |                | > \$150 DEDUCTIBLE |                | < \$150 DEDUCTIBLE   |                | > \$150 DEDUCTIBLE |                | COMB                 | STD            |
|                                  | PAID CLAIMS        | AVG. LOSS      | PAID CLAIMS        | AVG. LOSS      | PAID CLAIMS          | AVG. LOSS      | PAID CLAIMS        | AVG. LOSS      |                      |                |
| <b>1978 MODELS</b>               |                    |                |                    |                |                      |                |                    |                |                      |                |
| <b>ALL UTILITY VEHICLES</b>      | <b>1,783</b>       | <b>\$1,331</b> | <b>634</b>         | <b>\$1,655</b> | <b>7,141</b>         | <b>\$1,011</b> | <b>1,205</b>       | <b>\$1,369</b> | <b>\$1,142</b>       | <b>\$1,165</b> |
| Chevrolet C20/K20 Suburban (½T)  | 7                  | \$ 555         | 3                  | \$ 716         | 219                  | \$ 627         | 30                 | \$1,087        | \$ 679               | \$ 739         |
| GMC C1500/K1500 Suburb. (½T)     | 4                  | \$ 483         | 1                  | \$3,500        | 142                  | \$ 697         | 15                 | \$ 587         | \$ 699               | \$ 788         |
| Chevrolet C10/K10 Suburban (½T)  | 47                 | \$ 822         | 12                 | \$ 837         | 651                  | \$ 663         | 106                | \$1,109        | \$ 733               | \$ 799         |
| Jeep/AMC Cherokee                | 67                 | \$ 909         | 25                 | \$1,396        | 567                  | \$ 907         | 119                | \$1,440        | \$1,004              | \$1,065        |
| Jeep/AMC Wagoneer                | 28                 | \$1,223        | 7                  | \$1,757        | 290                  | \$ 990         | 62                 | \$1,327        | \$1,075              | \$1,136        |
| International Scout Traveltop    | 54                 | \$1,510        | 20                 | \$ 966         | 364                  | \$ 900         | 61                 | \$1,430        | \$1,033              | \$1,097        |
| Chevrolet C10/K10 Blazer (½T)    | 348                | \$1,033        | 135                | \$1,571        | 1,560                | \$ 867         | 263                | \$1,425        | \$ 997               | \$1,058        |
| Plymouth PD100/PW100 Trailduster | 23                 | \$1,066        | 8                  | \$1,532        | 97                   | \$1,097        | 15                 | \$ 519         | \$1,056              | \$ 971         |
| GMC C1500/K1500 Jimmy (½T)       | 53                 | \$ 994         | 22                 | \$1,308        | 333                  | \$ 967         | 52                 | \$1,230        | \$1,016              | \$1,053        |
| Ford Bronco                      | 340                | \$1,293        | 105                | \$1,750        | 1,293                | \$ 990         | 193                | \$1,225        | \$1,108              | \$1,117        |
| Dodge AD100/AW100 Ramcharger     | 52                 | \$1,708        | 23                 | \$1,108        | 243                  | \$1,082        | 38                 | \$ 925         | \$1,158              | \$1,107        |
| Jeep/AMC CJ-7 Universal          | 256                | \$1,592        | 101                | \$1,702        | 559                  | \$1,471        | 112                | \$1,865        | \$1,566              | \$1,593        |
| Toyota Land Cruiser              | 41                 | \$1,795        | 18                 | \$3,018        | 99                   | \$1,728        | 23                 | \$1,876        | \$1,890              | \$1,836        |
| Jeep/AMC CJ-5 Universal          | 456                | \$1,515        | 153                | \$1,807        | 678                  | \$1,561        | 103                | \$1,661        | \$1,580              | \$1,594        |
| <b>1979 MODELS</b>               |                    |                |                    |                |                      |                |                    |                |                      |                |
| <b>ALL UTILITY VEHICLES</b>      | <b>581</b>         | <b>\$1,486</b> | <b>290</b>         | <b>\$1,836</b> | <b>2,230</b>         | <b>\$1,123</b> | <b>488</b>         | <b>\$1,537</b> | <b>\$1,296</b>       | <b>\$1,298</b> |
| Chevrolet C10/K10 Suburban (½T)  | 5                  | \$ 456         | 1                  | \$3,201        | 152                  | \$ 601         | 22                 | \$1,569        | \$ 729               | \$ 959         |
| Jeep/AMC Wagoneer                | 13                 | \$1,346        | 5                  | \$1,036        | 103                  | \$1,238        | 26                 | \$ 862         | \$1,174              | \$1,145        |
| Jeep/AMC Cherokee                | 26                 | \$1,116        | 17                 | \$2,300        | 219                  | \$1,000        | 56                 | \$1,290        | \$1,130              | \$1,149        |
| Chevrolet C10/K10 Blazer (½T)    | 86                 | \$1,048        | 53                 | \$2,192        | 431                  | \$ 961         | 97                 | \$1,164        | \$1,100              | \$1,082        |
| GMC C1500/K1500 Jimmy (½T)       | 18                 | \$1,270        | 12                 | \$1,152        | 68                   | \$ 603         | 20                 | \$2,031        | \$1,002              | \$1,054        |
| International Scout II Traveltop | 15                 | \$ 878         | 6                  | \$1,354        | 88                   | \$1,245        | 19                 | \$ 867         | \$1,151              | \$1,119        |
| Dodge AD100/AW100 Ramcharger     | 13                 | \$1,250        | 15                 | \$1,242        | 88                   | \$1,255        | 16                 | \$1,521        | \$1,285              | \$1,320        |
| Jeep/AMC CJ-7 Universal          | 113                | \$1,757        | 43                 | \$1,709        | 254                  | \$1,504        | 72                 | \$1,949        | \$1,648              | \$1,651        |
| Ford Bronco                      | 123                | \$1,651        | 75                 | \$1,743        | 506                  | \$1,223        | 88                 | \$1,739        | \$1,396              | \$1,421        |
| Jeep/AMC CJ-5 Universal          | 157                | \$1,589        | 58                 | \$2,055        | 205                  | \$1,588        | 44                 | \$2,452        | \$1,729              | \$1,827        |

## List Of Publications

Other research reports published by the Highway Loss Data Institute are:

- R-72-1 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*
- R73-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*
- R73-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*
- R73-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years, December 1974.*
- R73-4 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*
- R74-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*
- R74-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*
- R74-3 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*
- R75-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1975 Models, July 1975.*
- R75-2 *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*
- R76-1 *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*
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